STIC

Scientific and Technical
Information Center

Search Report
EIC 3600

To: John Scarito
Location: KNX 4A19
Art Unit: 3696
Date: 01/28/10
Case Serial Number:10/524112

From:Eileen Patton
Location: EIC3600
KNX 2D08A
Phone: (571) 272-3413
eileen.patton@uspto.gov

Search Notes

Dear Examiner Scarito:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, Nexis, ProQuest, EBSCOhost, QPat and the internet.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

EIC-Searcher identified "potential references of interest" are selected based upon their apparent relevance to the terms/concepts provided in the examiner's search request.

I. Potential References of Interest

A. Dialog

18/3,K/3 (Item 3 from file: 347)
DIALOG(R)File 347: JAPIO
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02252369 **Image available**
CONTROL SYSTEM FOR TRANSACTION MODE OF AUTOMATIC TRANSACTION DEVICE
Pub. No.: 62-169269 [JP 62169269 A]
Published: July 25, 1987 (19870725)
Inventor: TSUKUI SETSUO
Applicant: FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)
Application No.: 61-010867 [JP 8610867]
Filed: January 21, 1986 (19860121)
Journal: Section: P, Section No. 655, Vol. 12, No. 12, Pg. 33, January 14, 1988 (19880114)
Image available
CONTROL SYSTEM FOR TRANSACTION MODE OF AUTOMATIC TRANSACTION DEVICE
ABSTRACT

PURPOSE: To facilitate an input operation by providing separately the first **transaction processing** mode without a **password input**, and permitting a **payment input** operation by the first **transaction processing** mode corresponding to the content of a transaction medium... ...CONSTITUTION: The first **transaction processing** mode that enables a payment transaction to perform without inputting a **password**, and the second **transaction processing** mode that enables a transaction to perform with inputting the **password** are provided, and these modes are selected automatically by a control part according to a transaction data in the transaction medium. The first **transaction processing** mode is a mode in which the payment transaction is executed without inputting the **password**, and it is the mode utilized by a specified user, and the second **transaction processing** mode is the one in which the transaction selected by inputting the **password** is executed, and also it is the mode that can be utilized by a general user. Also, when a **payment** amount **inputted** by the user exceeds a limited amount, the mode is switched automatically to the second **transaction processing** mode in which a **password** input is required, even **when** the transaction data in the **transaction** medium is **executed** with the first **transaction processing** mode. Di01

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1987-No English translation available.  Appears that password
not required if user is specified (i.e. login?)

                                                              JDS
```

II. Inventor Search Results from Dialog

20/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0015696418 *Drawing available*
WPI Acc no: 2006-260405/200627
XRPX Acc No: N2006-222755
Method of electronically managing payment media e.g. coin, involves determining inventory amount of payment media remaining in payment media dispensing device based on determined amount of payment media
Patent Assignee: DE LA RUE INT LTD (DELR)
Inventor: ANTONELLI S C; CHIRNOAGA C C; HALPIN J H; **HURWITZ H A**; LADWIG M; **PICKLES R M**; TAYLOR D; **WOBSER D**; ANTONELLI S

Patent Family (2 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060065717	A1	20060330	US 2004566912	P	20040503	200627	B
			US 2005117563	A	20050429		
US 7537153	B2	20090526	US 2004566912	P	20040503	200934	E
			US 2005117563	A	20050429		

Priority Applications (no., kind, date): US 2004566912 P 20040503; US 2005117563 A 20050429

20/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0014997265 *Drawing available*
WPI Acc no: 2005-345149/200535
XRPX Acc No: N2005-282056
Electronic payment media management in retail store, involves detecting provision of solution e.g. start fund, media change dispensing, advance, bank deposit, coupon redemption, media acceptance, reconciliation and audit solutions
Patent Assignee: DE LA RUE INT LTD (DELR)
Inventor: HALPIN J H; **HURWITZ H A**; MACBEATH K; TAYLOR D

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050096986	A1	20050505	US 2003500232	P	20030905	200535	B
			US 2003502621	P	20030915		
			US 2004933289	A	20040903		

Priority Applications (no., kind, date): US 2003500232 P 20030905; US 2003502621 P 20030915; US 2004933289 A 20040903

20/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014086164 *Drawing available*
WPI Acc no: 2004-269634/200425
Related WPI Acc No: 2004-269630; 2004-269631; 2004-269632; 2004-269633
XRPX Acc No: N2004-213268
Payment media exception managing method for retail environment, involves initiating payment media acceptance operation, and processing media determined to be in condition unsuitable to be accepted by media handling apparatus
Patent Assignee: DE LA RUE INT LTD (DELR)
Inventor: **HURWITZ H A; KAUTSCH S A; MURPHY B K; PICKLES R ; WOBSER D M**

Patent Family (4 patents, 103 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
WO 2004023258	A2	20040318	WO 2003US27725	A	20030905	200425	B
AU 2003268449	A1	20040329	AU 2003268449	A	20030905	200459	E
AU 2003268449	A8	20051027	AU 2003268449	A	20030905	200624	E
US 20060129484	A1	20060615	US 2002408303	P	20020906	200640	E
			US 2003448484	P	20030221		
			US 2003460055	P	20030404		
			US 2003460420	P	20030407		
			WO 2003US27725	A	20030905		
			US 2005524113	A	20051207		

Priority Applications (no., kind, date): US 2002408303 P 20020906; US 2003448484 P 20030221; US 2003460055 P 20030404; US 2003460420 P 20030407; US 2005524113 A 20051207

20/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350: Derwent WPIX
0014086163 *Drawing available*
WPI Acc no: 2004-269633/200425
Related WPI Acc No: 2004-269630; 2004-269631; 2004-269632; 2004-269634
XRPX Acc No: N2004-213267
Retail store payment media managing method, involves providing proposed media solution in response to payment media processing request after determining possibility to provide management solution
Patent Assignee: DE LA RUE INT LTD (DELR); HURWITZ H A (HURW-I); KAUTSCH S A (KAUT-I); MURPHY B K (MURP-I); PICKLES R (PICK-I); WOBSER D M (WOBS-I)
Inventor: **HURWITZ H A; KAUTSCH S A; MURPHY B K; PICKLES R ; WOBSER D M**

Patent Family (4 patents, 103 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
WO 2004023257	A2	20040318	WO 2003US27724	A	20030905	200425	B
AU 2003268448	A1	20040329	AU 2003268448	A	20030905	200459	E
AU 2003268448	A8	20051103	AU 2003268448	A	20030905	200629	E
US 20060146839	A1	20060706	US 2002408303	P	20020906	200645	E
			US 2003448484	P	20030221		
			US 2003460055	P	20030404		

			US 2003460420	P	20030407	
			WO 2003US27724	A	20030905	
			US 2005524110	A	20051205	

Priority Applications (no., kind, date): US 2002408303 P 20020906; US 2003448484 P 20030221; US 2003460055 P 20030404; US 2003460420 P 20030407; US 2005524110 A 20051205

20/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0014086162 *Drawing available*
WPI Acc no: 2004-269632/200425
Related WPI Acc No: 2004-269630; 2004-269631; 2004-269633; 2004-269634
XRPX Acc No: N2004-213266
Payment media capacity managing method for banking institution, involves performing payment media action only when there is possibility of performing media operation detected based on media operation request
Patent Assignee: DE LA RUE INT LTD (DELR); HURWITZ H A (HURW-I); KAUTSCH S A (KAUT-I); MURPHY B K (MURP-I); PICKLES R (PICK-I); WOBSER D M (WOBS-I)
Inventor: **HURWITZ H A; KAUTSCH S A; MURPHY B K; PICKLES R ; WOBSER D M**

Patent Family (4 patents, 103 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
WO 2004023255	A2	20040318	WO 2003US27708	A	20030905	200425	B
AU 2003270312	A1	20040329	AU 2003270312	A	20030905	200459	E
AU 2003270312	A8	20051027	AU 2003270312	A	20030905	200624	E
US 20060106716	A1	20060518	US 2002408303	P	20020906	200634	E
			US 2003448484	P	20030221		
			US 2003460055	P	20030404		
			US 2003460420	P	20030407		
			WO 2003US27708	A	20030905		
			US 2005524111	A	20051209		

Priority Applications (no., kind, date): US 2002408303 P 20020906; US 2003448484 P 20030221; US 2003460055 P 20030404; US 2003460420 P 20030407; US 2005524111 A 20051209

20/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0014086161 *Drawing available*
WPI Acc no: 2004-269631/200425
Related WPI Acc No: 2004-269630; 2004-269632; 2004-269633; 2004-269634
XRPX Acc No: N2004-213265
Event information providing method for payment media handling apparatus, involves determining that payment media handling operation event has occurred during operation of apparatus and informing responsible party about event

Patent Assignee: DE LA RUE INT LTD (DELR)
Inventor: **HURWITZ H A; KAUTSCH S A; MURPHY B K; PICKLES R** ; TAYLOR D; **WOBSER D M**

Patent Family (4 patents, 103 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2004023254	A2	20040318	WO 2003US27707	A	20030905	200425	B
AU 2003298956	A1	20040329	AU 2003298956	A	20030905	200459	E
AU 2003298956	A8	20051027	AU 2003298956	A	20030905	200624	E
US 20060112006	A1	20060525	US 2002408303	P	20020906	200635	E
			US 2003448484	P	20030221		
			US 2003460055	P	20030404		
			US 2003460420	P	20030407		
			WO 2003US27707	A	20030905		
			US 2005524109	A	20051209		

Priority Applications (no., kind, date): US 2002408303 P 20020906; US 2003448484 P 20030221; US 2003460055 P 20030404; US 2003460420 P 20030407; US 2005524109 A 20051209

20/3,K/8 (Item 8 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0014086160 *Drawing available*
WPI Acc no: 2004-269630/200425
Related WPI Acc No: 2004-269631; 2004-269632; 2004-269633; 2004-269634
XRPX Acc No: N2004-213264
Automatic teller machine controlling method for commercial bank, involves performing user login operation before, during or after processing of payment media that is received in input receptacle of automatic teller machine
Patent Assignee: DE LA RUE INT LTD (DELR)
Inventor: **HURWITZ H A; KAUTSCH S A; MURPHY B K; PICKLES R** ; **WOBSER D M**

Patent Family (4 patents, 103 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2004023252	A2	20040318	WO 2003US27613	A	20030905	200425	B
AU 2003276863	A1	20040329	AU 2003276863	A	20030905	200459	E
AU 2003276863	A8	20051103	AU 2003276863	A	20030905	200629	E
US 20060112007	A1	20060525	US 2002408303	P	20020906	200635	E
			US 2003448484	P	20030221		
			US 2003460055	P	20030404		
			US 2003460420	P	20030407		
			WO 2003US27613	A	20030905		
			US 2005524112	A	20051209		

Priority Applications (no., kind, date): US 2002408303 P 20020906; US 2003448484 P 20030221; US 2003460055 P 20030404; US 2003460420 P 20030407; US 2005524112 A 20051209

20/3,K/9 (Item 9 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013333139 *Drawing available*
WPI Acc no: 2003-420570/200339
XRPX Acc No: N2003-335943
Multilateral allocated-credit foreign exchange risk hedging method e.g. for multinational corporation, involves evaluating specific basic parameters based on details input to currency service provider
Patent Assignee: FXOTICA.COM INC (FXOT-N)
Inventor: **MURPHY B**

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20030065594	A1	20030403	US 2001967482	A	20010928	200339	B

Priority Applications (no., kind, date): US 2001967482 A 20010928
MURPHY B Alerting Abstract ...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the multilateral allocated credit **currency** risk hedging **system**. Original Publication Data by AuthorityArgentina**Publication No.** Inventor name & address:**Murphy, Brendan**... **Original Abstracts:** A method and system for conducting foreign **exchange transactions**, whereby the company-user derives benefits comprising greater ease in conducting foreign exchange transactions, greater choice in transactional counterparties with as a consequence more competitive... ...**Claims:**or array of host server computers; b) providing a user interface, database and processor with connections to banks as necessary for carrying out foreign exchange **transactions**; c) providing a company credit information database on said host server computer or array of host server computers that contains information regarding the creditworthiness of companies... ... primary credit-extending institutions for the purpose of guaranteeing foreign exchange transactions into which the user may wish to enter through means of the described **system**; e) whereby **the** company-user derives the benefit of: i) greater ease in conducting foreign exchange **transactions**, ii) greater choice in transactional counterparties with as a consequence more competitive transaction pricing; f) and whereby participating financial institutions derive the benefit of: i...

DIALOG(R)File 348: EUROPEAN PATENTS
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14/3K/1 (Item 1 from file: 348)
01731563
PAYMENT AND MEDIA MANAGEMENT
GESTION DE SUPPORT DE PAIEMENT
Patent Assignee:
- **De La Rue International Limited** (2395131)
  De La Rue House, Jays Close, Viables; Basingstoke, Hampshire RG22 4BS (GB)
  (Applicant designated States: all)

Inventor:
- **HURWITZ, Harlan, Arthur**
  9 Irene Court; River Edge, NJ 07661; (US)
- **KAUTSCH, Stewart, A.**
  113 Feronia Way; Rutherford, NJ 07070; (US)
- **MURPHY, Brendan, Kevin**
  139 Sherman Avenue; Cedar Grove, NJ 07009; (US)

- **PICKLES, Robert**
  1357 Danielle Court; Chesapeake, VA 23320; (US)
- **WOBSER, Daniel, M.**
  935 Woodlane Road; Jackson, NJ 08527; (US)
- **HURWITZ, Harlan, Arthur... ...US)**
  ; ;
- **KAUTSCH, Stewart, A... ...US)**
  ; ;
- **MURPHY, Brendan, Kevin... ...US)**
  ; ;
- **PICKLES, Robert... ...US)**
  ; ;
- **WOBSER, Daniel, M...**
  ; ;

	Country	Number	Kind	Date
	WO	2004023257		20040318
Application	EP	2003749413		20030905
	WO	2003US27724		20030905
Priorities	US	408303	P	20020906
	US	448484	P	20030221
	US	460055	P	20030404
	US	460420	P	20030407

14/3K/3 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01101329
EXCEPTION REPORTING AND MANAGEMENT
RAPPORT ET GESTION D'EXCEPTIONS
Patent Applicant/Patent Assignee:
- **DE LA RUE INTERNATIONAL LIMITED**
  De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence);
  GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for:
  US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only
  for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated
  only for: US)

- **PICKLES Robert**
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)
- **WOBSER Daniel M**
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)
- **HURWITZ Harlan Arthur... ...Designated only for: US)**
- **KAUTSCH Stewart A... ...Designated only for: US)**
- **MURPHY Brendan Kevin... ...Designated only for: US)**
- **PICKLES Robert... ...Designated only for: US)**
- **WOBSER Daniel M...**

Legal Representative:
- **OLIFF James A(et al)(agent)**
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423258	A2-A3	20040318
Application	WO	2003US27725		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404
	US	2003460420		20030407

14/3K/4 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01101328
PAYMENT AND MEDIA MANAGEMENT
GESTION DE SUPPORT DE PAIEMENT
Patent Applicant/Patent Assignee:
- **DE LA RUE INTERNATIONAL LIMITED**
  De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence); GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for: US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated only for: US)

- PICKLES Robert
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)
- WOBSER Daniel M
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)
- HURWITZ Harlan Arthur... ...Designated only for: US)
- KAUTSCH Stewart A... ...Designated only for: US)
- MURPHY Brendan Kevin... ...Designated only for: US)
- PICKLES Robert... ...Designated only for: US)
- WOBSER Daniel M...

Legal Representative:
- OLIFF James A(et al)(agent)
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423257	A2-A3	20040318
Application	WO	2003US27724		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404
	US	2003460420		20030407

14/3K/5 (Item 4 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01101321
CAPACITY MANAGEMENT AND TIMING
GESTION ET SYNCHRONISATION DE CAPACITE
Patent Applicant/Patent Assignee:
- **DE LA RUE INTERNATIONAL LIMITED**
  De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence); GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for: US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated only for: US)

- PICKLES Robert
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)
- WOBSER Daniel M
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)
- HURWITZ Harlan Arthur... ...Designated only for: US)
- KAUTSCH Stewart A... ...Designated only for: US)
- MURPHY Brendan Kevin... ...Designated only for: US)
- PICKLES Robert... ...Designated only for: US)
- WOBSER Daniel M...

Legal Representative:
- OLIFF James A(et al)(agent)
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423255	A2-A3	20040318
Application	WO	2003US27708		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404

14/3K/6 (Item 5 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01101320
AUDIO/VISUAL CLIPS
CLIPS AUDIOVISUELS
Patent Applicant/Patent Assignee:
- **DE LA RUE INTERNATIONAL LIMITED**
  De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence); GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for: US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated only for: US)
- **PICKLES Robert**
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)

- **WOBSER Daniel M**
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)
- **TAYLOR Darren**
  4 Cottesmore Way, Wellingborough NN8 3LD; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- **HURWITZ Harlan Arthur... ...Designated only for: US)**
- **KAUTSCH Stewart A... ...Designated only for: US)**
- **MURPHY Brendan Kevin... ...Designated only for: US)**
- **PICKLES Robert... ...Designated only for: US)**
- **WOBSER Daniel M...**

Legal Representative:
- **OLIFF James A(et al)(agent)**
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423254	A2-A3	20040318
Application	WO	2003US27707		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404
	US	2003460420		20030407

14/3K/7 (Item 6 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01101290
COUNT AND LOGIN MANAGEMENT
GESTION DE COMPTAGE ET DE CONNEXION
Patent Applicant/Patent Assignee:
- **DE LA RUE INTERNATIONAL LIMITED**
  De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence); GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for: US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated only for: US)

- **PICKLES Robert**
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)
- **WOBSER Daniel M**
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)
- **HURWITZ Harlan Arthur... ...Designated only for: US)**
- **KAUTSCH Stewart A... ...Designated only for: US)**
- **MURPHY Brendan Kevin... ...Designated only for: US)**
- **PICKLES Robert... ...Designated only for: US)**
- **WOBSER Daniel M...**

Legal Representative:
- **OLIFF James A(et al)(agent)**
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423252	A2-A3	20040318
Application	WO	2003US27613		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404
	US	2003460420		20030407

III. Text Search Results from Dialog

A. Patent Files, Abstract

File 347:JAPIO Dec 1976-2009/May(Updated 090903)
(c) 2009 JPO & JAPIO
File 350:Derwent WPIX 1963-2009/UD=200956
(c) 2009 Thomson Reuters

```
Set     Items   Description
S1      86204   ((CASH OR CURRENCY OR CURRENCIES OR COIN OR COINS OR BILL -
                OR BILLS OR MONEY OR TRANSACTION? ? OR COINAGE OR PAYMENT? ?)-
                (2N)(SYSTEM? ? OR MACHINE? ? OR DEVICE? ? OR APPARATUS OR APP-
                TS OR SAFE OR PROCESS?R? ? OR COUNTER? ? OR COUNTING OR PROCE-
                SSING OR MANAGEMENT OR MANAGING OR VALIDAT? OR RECONCIL?) OR -
                AUTOBANK OR CHANGE()MACHINE? ?)
S2      85585   (PAYMENT? OR CASH OR CURRENCY OR CURRENCIES OR COIN? ? OR -
                FUNDS OR MONEY OR MONIES OR CHANGE OR COINAGE OR BILLS)(3N)(I-
                NSERT? OR INPUT? OR DEPOSIT? OR RECEIV? OR (PUT OR PUTS OR PU-
                TTING OR FED)(2W)(IN OR INTO OR INSIDE) OR LOAD OR LOADS OR L-
                OADED OR LOADING OR SUBMIT? OR SUBMISSION? ? OR DROP OR DROPP-
                ED OR DROPS OR DROPPING OR FEED OR FEEDING)
S3     3265927  (EXECUT? OR START? OR BEGIN? OR BEGUN OR TRIGGER? OR ACTIV-
                AT? OR RUN OR RUNS OR RUNNING OR INITIATE? ? OR INITIATING OR
                PERFORM? OR (SET OR SETS OR SETTING)()OFF OR PROCESSING)(3N)(-
                TRANSACTION? ? OR PROCESS? OR VALIDAT? OR VERIF? OR COUNT? OR
                SORTING OR RECONCILED OR TALLY? OR TALLIES OR TALLIED OR SEQU-
                ENC? OR HANDLING OR PROTOCOL? ? OR ROUTINE? ? OR PROCEDURE? ?)
S4     1084342  (PASSWORD? ? OR PIN OR (SECURITY OR ACCESS OR PASS OR SECR-
                ET OR AUTHENTICAT?)()(WORD? ? OR NUMBER? ? OR CODE OR CODES OR
                KEY OR KEYS) OR (LOG OR LOGGING OR LOGGED OR LOG OR SIGN?)()-
                (ON OR IN OR INTO) OR LOGON OR LOGIN OR SIGNON OR SIGNIN)
S5      174892  (AS()SOON()AS OR SIMULTANEOUS? OR CONCURRENT? OR COINCIDING
                OR SAME()TIME OR IMMEDIATE? OR INSTANTLY OR INSTANT OR (RIGHT
                OR STRAIGHT)()AWAY OR AT()ONCE OR WITHOUT()DELAY OR STRAIGHT-
                AWAY OR PROMPTLY OR INSTANTANEOUS? OR ON(1W)SPOT OR WHEN)(5N)-
                S3
S6      120244  (DURING OR UPON OR WHEN OR AS()SOON()AS OR SIMULTANEOUS? OR
                CONCURRENT? OR COINCIDING OR AFTER OR FOLLOWING OR SUBSEQUEN-
                T?? OR SAME()TIME OR WHILE OR ONCE OR AFTERWARD? ? OR NEXT OR
                FOLLOWING OR LATER)(5N)S4
S7       1316   ("NOT" OR DON()T OR WITHOUT OR WASN()T OR ISN()T)(5W)(BEFO-
                RE OR PRECEDING OR PRIOR OR PREVIOUS? OR FIRST OR IN()ADVANCE
                OR UNTIL OR PRE OR EARLIER()THAN)(5N)S4
S8        468   S5 (10N) S2
S9          6   S8 (20N) (S6 OR S7)
S10         3   S9 AND S1
S11      4572   (S6 OR S7)(10N)(S2 OR S3)
S12         6   S11 (10N) S8
S13         3   S12 NOT S10
S14      1671   S1 AND S2 AND S4
S15       104   S14 AND S5
S16        34   S15 AND S6
S17         1   S16 AND S7
S18        30   S16 NOT (S9 OR S12 OR S17)
S19       327   AU=((HURWITZ, H? OR HURWITZ H? OR HURWITZ(2N)H?) OR (KAUTS-
                CH, S? OR KAUTSCH S? OR KAUTSCH(2N)S?) OR (MURPHY, B? OR MURP-
                HY B? OR MURPHY(2N)B?) OR (PICKLES, R? OR PICKLES R? OR PICKL-
                ES(2N)R?) OR (WOBSER, D? OR WOBSER D? OR WOBSER(2N)D?))
S20         9   S19 AND S1
```

10/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0018339178 *Drawing available*
WPI Acc no: 2008-M59515/200874
Related WPI Acc No: 2008-K61851
Prepaid card operating system for calculating and charging interest to clients prepaid cards has maintenance processor that produces predetermined interest amount and charges client prepaid card with calculated interest amount
Patent Assignee: SHINHAN BANK (SHIN-N)
Inventor: KIM K

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
KR 2008009356	A	20080129	KR 200668830	A	20060724	200874	B
KR 854339	B1	20080902	KR 200668830	A	20060724	200919	E

Priority Applications (no., kind, date): KR 200668830 A 20060724
Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**CLAIM 5] A prepaid card operating method comprising the steps of: **processing** the receiving **transaction** about the step: account that opens account without the real name confirmation to the edge new as the pre-paid card filling transactions through online... ...of money which is deposited in account as the pre-paid card filling amount of money; treating the password about account as the prepaid card **password;processing** the step: period **when** the amount of **money** is **deposited** in account as period the prepaid card is charged with the charged amount processes the rate of interest about account as the prepaid card coupling...

10/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0013323296 *Drawing available*
WPI Acc no: 2003-410655/200339
XRPX Acc No: N2003-327912
Cash processing machine for bank, displays date change command when date displayed during cash deposit or withdrawal processing display, does not correspond to actual date
Patent Assignee: GLORY KOGYO KK (GLOR)
Inventor: KUROZUKA H; ORIKANE H

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
JP 2003123119	A	20030425	JP 2001318039	A	20011016	200339	B
JP 4050888	B2	20080220	JP 2001318039	A	20011016	200816	E

Priority Applications (no., kind, date): JP 2001318039 A 20011016
Cash processing machine for bank, displays date change command when date displayed during cash deposit or withdrawal processing display, does not correspond to actual date Original Titles:CASH PROCESSOR Alerting Abstract ...NOVELTY - A display section displays the **cash deposit** or withdrawal **processing** along with the date **when** a user inputs an **authentication code**. The display section displays a date change command when displayed date does not correspond to the actual date. ...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **cash processing machine**. (Drawing includes non-English language text).

10/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0012416629 *Drawing available*
WPI Acc no: 2002-360995/200239
Related WPI Acc No: 2001-564531; 2004-651464
XRPX Acc No: N2002-282069
Web-enabled telecommunication system for financial transactions, includes control stations with CPU and modem for accessing Internet web site
Patent Assignee: PENA M R (PENA-I)
Inventor: PENA M R

Patent Family (4 patents, 98 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20020024590	A1	20020228	US 1999419729	A	19991016	200239	B
			US 2001954803	A	20010918		
WO 2003026298	A1	20030327	WO 2002US29492	A	20020918	200323	E
US 6704039	B2	20040309	US 2001954803	A	20010918	200418	E
AU 2002339940	A1	20030401	AU 2002339940	A	20020918	200452	E

Priority Applications (no., kind, date): US 1999419729 A 19991016; US 2001954803 A 20010918
...**Claims:**voucher and which through prior arrangement has agreed to transfer money sums in exchange for such bank vouchers; video recording means electronically connected to said **central processing** unit for transferring to videotape without said central processing unit maintaining a permanent record thereof a copy of moving images of subscribers, remote subscribers, and ... uniquely assigned access code to said central processing unit through said keyboard, and also for printing still images of visual communication participants; fax means also **electronically** connected to said central **processing** unit for transmission of high resolution **images** of **money receiving subscribers** participating in a visual communication who receive a money sum by way of a bank voucher, as well as transmission of corresponding voucher information, to... ... and which through prior arrangement has agreed to transfer money sums in exchange for such bank vouchers; video recording means electronically connected to said central **processing** unit **for** transferring to videotape without said central processing unit maintaining a permanent record thereof a copy of moving images of subscribers, remote subscribers, and other accompanying people captured during a...

17/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0013462599 *Drawing available*
WPI Acc no: 2003-554105/200352
Related WPI Acc No: 2004-633073
XRPX Acc No: N2003-439915
Instant money-automatic transfer machine system includes computer having microprocessor and modem to control communication between money transfer devices
Patent Assignee: AMOS C R (AMOS-I)
Inventor: AMOS C R

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 6554184	B1	20030429	US 1999133123	P	19990507	200352	B

			US 2000565389	A	20000505	

Priority Applications (no., kind, date): US 1999133123 P 19990507; US 2000565389 A 20000505

Instant money-automatic transfer machine system includes computer having microprocessor and modem to control communication between money transfer devices Original Titles: Automatic instant **money** transfer **machine Alerting Abstract** ...NOVELTY - The **money** transfer **devices** have **currency** acceptor, money order/receipt dispenser, coin acceptor, coin return, keyboard/pad and printer. A computer includes a microprocessor and modems (M1,M2), to directly control communication between the **money** transfer **devices**. ...USE - Instant **money**-automatic transfer **machine** system (Aunty IM... ...ADVANTAGE - Because of the direct communication, the expense of agents, tellers or clerks who supervise the transfer transactions, is eliminated. The instant **money**-automatic transfer **machine** system transfers funds to an individual, unlike ATM's one way dispensing fund to the user... ...DESCRIPTION OF DRAWINGS - The figure shows a schematic view of the **money** transfer **system**. Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** The Instant **Money**-Automatic Transfer **Machine system** (Aunty IM) **is** a multiplicity of devices on a communications network available 24 hours a day, as sender, receiver and dispenser of **funds** interchangeably. The Aunty **IM** accepts standard currancy for deposit amounts or fees charged to transfer to another such reciever/dispenser device. The Sender starts **a** pending **transaction** transfer by indicating **which device** pays for the transfer (Sender, device A, or Dispenser, device B), to whom and where the funds are to be made available to device(s) B1-n. The amount is **fed** into **currency** acceptor at **device** A **and** a **receipt** is generated **by** the Sender, device A. A Receiver becomes a Dispenser only when the Receiver retrieves the pending **transaction from device** A using a verifiable **password** or **identification**. The **cash** is dispensed. **The** fee is charged at either end of the transaction. **Claims:** What is claimed is: 13. A method of money transfer between a plurality of **money transfer devices**, each of said **money transfer devices at** a proximal end **transmits** information **utilizing** a communication network on a transaction to be completed at a distal end, a) the transaction information comprises: i) a recipient identification data, ii) a... ... or general locality, iii) an amount of finds in the transaction, iv) what type of funds is to be made available to one or more **money** transfer **devices** at said distal end, v) what type of finds has been accepted by the **money** transfer **device**, whether **currency**, credit or debit, vi) confirmation and transaction codes and a **password**, b) wherein said **money** transfer **device** designations **comprise**: i) each **money** transfer **device** is either a sender or a receiver **or** a dispenser interchangeably, depending on **whether** the **money** transfer **device** is on the proximal **or** distal **end** of said **transaction**, ii) said **money transfer device** becomes the sender by initiating said **transaction**, **iii)** said **money** transfer **device** becomes the receiver by receiving a signal that said transaction is pending **in** said **designated** general locality, iv) said **receiver** becomes **the** dispenser only **when** one **receiver money transfer device** on **the** distal end indicates a retrieval of a pending transaction; c) wherein said transaction transpires in the following manner: i) when a transaction initiation signal is **generated said transaction information** is prompted to be entered to said **money** transfer **device**, **said** sender, on the proximal end, ii) the sender **money** transfer **device** generates a confirmation **code** and prompts for said **password**, if said **password** is not entered then said **password** is internally **generated**, iii) **said** sender **money** transfer **device** verifies all said transaction information, iv) said **transaction** information **is** then encrypted for transmittal, v) said sender **money transfer device** generates **a** receipt, **vi)** a **first** set **of** signals is sent to distal end or designated **general** locality **for receiver money** transfer **devices**, vii) an **input** signal, is received by the **receiver money** transfer **device** to indicate a retrieval of **a** pending **transaction**, viii) the **password** is **inputted** to the receiver **money** transfer **device** to initiate the retrieval ix) the transaction information is verified **by the receiver money** transfer **device**, which then **becomes** the said dispenser **money** transfer **device**, x) a **second** set of signals is transmitted back to the sender **money** transfer **device to** indicate **the** pending transaction is **no** longer **available**, xi) said amount of funds are dispensed according to the transaction information.

18/3,K/1 (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO
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07483785 **Image available**

CASH PROCESSING DEVICE AND CONTROLLING METHOD THEREFOR
Pub. No.: 2002-352303 [JP 2002352303 A]
Published: December 06, 2002 (20021206)
Inventor: SATO HIDEAKI
Applicant: OKI ELECTRIC IND CO LTD
Application No.: 2001-155983 [JP 2001155983]
Filed: May 24, 2001 (20010524)
Image available
CASH PROCESSING DEVICE AND CONTROLLING METHOD THEREFOR
ABSTRACT
PROBLEM TO BE SOLVED: To provide a **cash processing device** for enhancing security and controlling method therefor.
SOLUTION: An operation part 1 is provided with a card reader part 16 for inputting operator information and control information on a **money receiving**/paying **machine**, a key input part 15, a storing part 11 for storing an operator **password** table registering operator number and **password** number of an operator and a registration date and an effective period of the **password** number, a control part 10 for controlling the operator part 1 and the **money receiving/** paying **machine**, a decision part for comparing the registration date registered in the operator **password** table of the storing part 11 and system date and deciding whether the registration date are within the effective period of the **password** number or not **when** the operator number is inputted, and a part 13 for displaying input information and an operation guidance. **When** the **password** number is within the effective period, the **password** number is inputted. **When** the **password** number matches the registered **password** number, a confirmation **processing** of the operator is finished. **When** the **password** number exceeds the effective period, the **password** number and the registration date are updated.

18/3,K/2 (Item 2 from file: 347)
DIALOG(R)File 347: JAPIO
(c) 2010 JPO & JAPIO. All rights reserved.
06144547 **Image available**
AUTOMATIC TRANSACTION SYSTEM
Pub. No.: 11-086087 [JP 11086087 A]
Published: March 30, 1999 (19990330)
Inventor: OSAGAWA YOICHI
        OSAGAWA TAKAKO
        SUGA KAZUAKI
Applicant: OKI SOFTWARE OKAYAMA KK
OKI ELECTRIC IND CO LTD
Application No.: 09-241016 [JP 97241016]
Filed: September 05, 1997 (19970905)
Image available
AUTOMATIC TRANSACTION SYSTEM
ABSTRACT
PROBLEM TO BE SOLVED: To facilitate a transaction on the automatic **transaction machine** even when an account of a financial institution is shared by a plurality of people, by allowing a host computer to perform various transactions according to customer information of an account retrieved from a customer information management data base with received account information and a **password** number.
SOLUTION: More than one holder shares one account and case cards 3(1) to (3) of the same account are issued. **When** each holder **performs** various **transactions** on the automatic **transaction machine** 1 by using his or her own cash card 3, a storage medium process part reads the account information out of the cash card 3 and **when** the **password** number to the **cash** card 3 is **inputted** from an input part, the account number and **password** number are sent to the host computer 2. The host computer 2 retrieves the customer information of the

corresponding account from a customer information management data base according to the received account number and **password** number and performs the transactions according to the customer information.

18/3,K/17 (Item 14 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0014176809 *Drawing available*
WPI Acc no: 2004-362065/200434
XRPX Acc No: N2004-290072
Electronic banking server for electronic clearing system, collates email address and password of payment origin and payee, and email address and password in payment and payment confirmation requirements to perform payment processing
Patent Assignee: E BANK GINKO KK (EBAN-N)
Inventor: MATSUO T

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
JP 2004139302	A	20040513	JP 2002302553	A	20021017	200434	B

Priority Applications (no., kind, date): JP 2002302553 A 20021017
Electronic banking server for electronic clearing system, collates email address and password of payment origin and payee, and email address and password in payment and payment confirmation requirements to perform payment processing Alerting Abstract ...NOVELTY - A security management unit registers user's email address, **password**, and account information. **When** payment and **payment** confirmation requirements are **received**, registered email address and **password** of payment origin and payee, and email address and **password** in payment and payment confirmation requirements are collated. **When** collation is normal, **payment processing** is **performed** based on account information. ... ADVANTAGE - Since **payment processing** is performed based on **password and** email address the electronic **banking** can be reliably and safely performed... **Title Terms** .../Index Terms/Additional Words: **PASSWORD**; **Class Codes**

18/3,K/18 (Item 15 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0013101140 *Drawing available*
WPI Acc no: 2003-182412/200318
Related WPI Acc No: 2003-198091
XRPX Acc No: N2003-143514
Electronic commerce method involves debiting and crediting payer's and payee's utility account with approved amount, after authentication of payer's authorization data
Patent Assignee: KWAN K H (KWAN-I)
Inventor: KWAN K H

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20020147685	A1	20021010	US 2001827788	A	20010409	200318	B
			US 2001923311	A	20010807		
US 7487126	B2	20090203	US 2001827788	A	20010409	200910	E
			US 2001923311	A	20010807		

Priority Applications (no., kind, date): US 2001827788 A 20010409; US 2001923311 A 20010807

Alerting Abstract ...NOVELTY - A payer's identifier and authorization data are **received** by a **payment processor** (40) for authentication by respective utility service providers (100,110). After authentication, payer's and payee's utility accounts are credited and debited with the... ...funds is physically transferred from one physical account or another and purchases are debited directly from prepaid account, thus making the process of paying and **receiving funds** universally available at minimum cost and hence, increasing stakeholders in the e-commerce world ...

18/3,K/19 (Item 16 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.
0012298569 *Drawing available*
WPI Acc no: 2002-239713/200229
Related WPI Acc No: 2003-226763; 2003-399770
XRPX Acc No: N2002-184884
Card issuance method in financial commercial transactions, involves storing encrypted card information in portable terminal, if issuance qualification is satisfied and approving usage of portable terminal as substitute card
Patent Assignee: CHANG K S (CHAN-I); CHO E S (CHOE-I); HAREX INFO TECH INC (HARE-N); HAREX INFOTECH INC (HARE-N); HAREXINFOTECH INC (HARE-N); HWANG Q M (HWAN-I); JUNG B S (JUNG-I); JUNG H J (JUNG-I); KANG B H (KANG-I); KIM C K (KIMC-I) ; KIM D H (KIMD-I); KIM D Y (KIMD-I); KIM W D (KIMW-I); PARK K Y (PARK-I) ; SUNG K H (SUNG-I); WOO H G (WOOH-I); HWANG O M (HWAN-I)
Inventor: CHANG G S; CHANG K; CHANG K S; CHO E; CHO E S; CHUNG B S; CHUNG H J; HWANG G M; HWANG Q; HWANG Q M; JANG G S; JUNG B; JUNG B S; JUNG H; JUNG H J; KANG B; KANG B H; KIM C; KIM C G; KIM C K; KIM D; KIM D H; KIM D Y; KIM H J; KIM W; KIM W D; KO J W; KOH J W; PARK G Y; PARK K; PARK K Y; SEONG G H ; SUNG G H; SUNG K; SUNG K H; WOO H; WOO H G; HWANG O M

Patent Family (41 patents, 94 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
WO 2001069346	A2	20010920	WO 2001KR428	A	20010316	200229	B
AU 200144754	A	20010924	AU 200144754	A	20010316	200229	E
KR 2001090485	A	20011018	KR 200113736	A	20010316	200229	E
US 20020194137	A1	20021219	WO 2001KR428	A	20010316	200303	E
			US 2002148326	A	20020529		
EP 1275262	A2	20030115	EP 2001917877	A	20010316	200306	E
			WO 2001KR428	A	20010316		
KR 2002079709	A	20021019	KR 200259520	A	20020930	200316	E
KR 2002079710	A	20021019	KR 200259522	A	20020930	200316	E
KR 2002079712	A	20021019	KR 200259530	A	20020930	200316	E
KR 2002083523	A	20021102	KR 200259521	A	20020930	200319	E
KR 2002083524	A	20021102	KR 200259524	A	20020930	200319	E
KR 2002083525	A	20021102	KR 200113736	A	20010316	200322	NCE
			KR 200259527	A	20020930		

KR 2002090945	A	20021205	KR 200113736	A	20010316	200325	NCE
			KR 200259525	A	20020930		
KR 2002090946	A	20021205	KR 200259529	A	20020930	200325	E
KR 359317	B	20021111	KR 200113736	A	20010316	200330	E
			KR 200259520	A	20020930		
KR 2003003134	A	20030109	KR 200259523	A	20020930	200333	E
KR 366060	B	20021228	KR 200113736	A	20010316	200337	E
BR 200109377	A	20030624	BR 20019377	A	20010316	200343	E
			WO 2001KR428	A	20010316		
KR 372166	B	20030214	KR 200113736	A	20010316	200353	E
			KR 200259530	A	20020930		
KR 372167	B	20030214	KR 200113736	A	20010316	200353	E
			KR 200259524	A	20020930		
JP 2003527703	W	20030916	JP 2001568158	A	20010316	200362	E
			WO 2001KR428	A	20010316		
KR 2002079711	A	20021019	KR 200113736	A	20010316	200365	NCE
			KR 200259526	A	20020930		
CN 1440626	A	20030903	CN 2001809631	A	20010316	200380	E
KR 392887	B	20030728	KR 200113736	A	20010316	200410	E
			KR 200259522	A	20020930		
KR 399730	B	20030929	KR 200113736	A	20010316	200416	E
			KR 200259532	A	20020930		
KR 407654	B	20031203	KR 200113736	A	20010316	200424	NCE
			KR 200259526	A	20020930		
KR 407655	B	20031203	KR 200113736	A	20010316	200424	NCE
			KR 200259525	A	20020930		
KR 407656	B	20031203	KR 200113736	A	20010316	200424	NCE
			KR 200259527	A	20020930		
KR 407657	B	20031203	KR 200113736	A	20010316	200425	NCE
			KR 200259528	A	20020930		
KR 414640	B	20040107	KR 200113736	A	20010316	200427	E
			KR 200259523	A	20020930		
KR 431223	B	20040512	KR 200113736	A	20010316	200459	E
			KR 200259529	A	20020930		
AU 779316	B2	20050113	AU 200144754	A	20010316	200512	E
JP 2005251212	A	20050915	JP 2001568158	A	20010316	200561	E
			JP 200581951	A	20050322		

US 20060173790	A1	20060803	WO 2001KR428	A	20010316	200651	E
			US 2002148326	A	20020529		
			US 2005291291	A	20051201		
CN 1770207	A	20060510	CN 200510068952	A	20010316	200657	E
CN 1245053	C	20060308	CN 2001809631	A	20010316	200675	E
US 20070061256	A1	20070315	WO 2001KR428	A	20010316	200722	E
			US 2002148326	A	20020529		
			US 2006497645	A	20060802		
US 20080103981	A1	20080501	WO 2001KR428	A	20010316	200832	E
			US 2002148326	A	20020529		
			US 2007877346	A	20071023		
CN 101201949	A	20080618	CN 200810001953	A	20010316	200855	E
US 7552094	B2	20090623	WO 2001KR428	A	20010316	200942	E
			US 2002148326	A	20020529		
US 20090248526	A1	20091001	WO 2001KR428	A	20010316	200964	E
			US 2002148326	A	20020529		
			US 2009412365	A	20090327		
CN 100492420	C	20090527	CN 200510068952	A	20010316	200969	E

Priority Applications (no., kind, date): KR 200013426 A 20000316; KR 200026621 A 20000518; KR 200016328 U 20000609; KR 200031567 A 20000609; KR 200016328 A 20000609; KR 200032454 A 20000613; KR 200032455 A 20000613; KR 200033198 A 20000616; KR 200021614 U 20000728; KR 200021614 A 20000728; KR 200073716 A 20001206; KR 200073717 A 20001206; KR 200073718 A 20001206; KR 200073719 A 20001206; KR 20011540 A 20010111; KR 200113736 A 20010316; KR 200259525 A 20020930; KR 200259526 A 20020930; KR 200259527 A 20020930; KR 200259528 A 20020930; KR 200259532 A 20020930 ...CLAIM ... card information received from the ATM if the cash withdrawal has been selected, and transmitting a monetary value as much as the amount of **money input** to the portable terminal from the ATM, if an electronic money has been selected... ... comprises the steps of: (dl) selecting cash transmission and reception and object in the portable terminals of a payer and a receiver and inputting a **secret number**; (d2) **inputting** an amount of **money** to be transmitted into the payer portable terminal if the input **secret number** is normal, and making the receiver portable terminal await to receive information; (d3) selecting an execution of a money transmission in the payer portable terminal and transmitting and **receiving** the electronic **money** to and from the receiver portable terminal; and (d4) checking if a transmission and reception is completed, and displaying the transmitted and **received** amount of **money** and the remaining amount of money if the transmission and reception has been completed... ... CLAIM 104] An optical settlement system for use in an electronic **money system**, comprising a portable terminal for transmitting card information and a withdrawal amount of money in the form of an optical signal and **receiving** an amount of **money** transmitted from an ATM; and said ATM where an optical transceiver is attached, for receiving the card information and the withdrawal amount of money, and... What is claimed is:**1.** An optical payment transmitter for use in an optical transceiver **apparatus** for **payment** of expenses, the optical payment transmitter comprising: a memory storing user card information therein;an optical transceiver for optically transmitting and receiving card information;a button for commanding an optical payment operation, having a petty cash settlement button for transmitting card information without inputting a **password** and a big money settlement button for transmitting a **password** and card information together;a controller for optically transmitting card information according to user button manipulation so that a settlement is completed; anda

display...

18/3,K/20 (Item 17 from file: 350)
0010972767 *Drawing available*
WPI Acc no: 2001-596609/200167
XRPX Acc No: N2001-444818
Process for secure on-line transactions with calculated risk using a trusted payment card host provided with the buyer payment card information and the secret keys
Patent Assignee: KUO J S (KUOJ-I); PATTERSON B T (PATT-I)
Inventor: KUO J S; KUO J S H

Patent Family (3 patents, 22 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
WO 2001057770	A1	20010809	WO 2001US3628	A	20010203	200167	B
US 20030120615	A1	20030626	US 2000497665	A	20000204	200343	E
US 6847953	B2	20050125	US 2000497665	A	20000204	200508	E

Priority Applications (no., kind, date): US 2000497665 A 20000204
Process for secure on-line transactions with calculated risk using a trusted payment card host provided with the buyer payment card information and the secret keys Alerting Abstract ...purchase orders from buyers and sends an encrypted response with an assigned order number, when the buyer authorizes the host to make payment using the **secret keys** as validation. DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of secure on-line **transaction validation**. Original Publication Data by...**Claims:**consumer fraud arises from pirated payment card numbers, involving at least one participating host, as a trusted payment card host, serving between buyers, sellers and **payment clearing processors**, a process and method comprising the **following** steps:**buyer** selects a participating host;buyer participant sending order for goods and services online to seller participant, without sending payment card numbers along with said order;seller participant confirms the said order with the said buyer participant;buyer participant authorizes the payment of the said order by sending **secret keys** to the said participating host;seller participant requests for payment approval from buyer participant's **payment card** issuer, through participating host;the seller participant fulfills the said order, and requests payment capturing through the said participating host... ... 1. A method of engaging in electronic commerce, providing at least one host, at least one buyer, at least one seller, and at least one **payment** clearing **processor**, comprising:(a) specifying by the buyer a host, and sending by the buyer an order for goods and services online to the seller, without sending payment card number along **with** said **order**, nor any number that is a reference to the payment card number;(b) confirming by the seller said order with said buyer, and assigning by the seller an orderID for the order;(c) authorizing by the buyer payment of said order by sending a payment authorization request and **secret keys** to said host with said orderID in a payment form;(d) requesting by the seller for payment approval of the order from buyer's payment card issuer, through said host, by sending a message of a **payment approval** request to the host with said orderID;(e) matching up by the host orderIDs **received** from the buyer **and** the seller, and content from the payment authorization request with the content from the payment approval request. wherein the payment authorization request and the **payment** approval request **received** by the host are matched over a time period determined by the host, detecting that the payment authorization request and payment approval request are not matched within the time period, and terminating the order by the host by **expiring** the **payment approval** request.

18/3,K/23 (Item 20 from file: 350)

0010762288 *Drawing available*
WPI Acc no: 2001-376088/200140
XRPX Acc No: N2001-275151
Electronic network on line sales system has smart card access for secured transactions
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: HENN H; SCHAECK T; WEBER R

Patent Family (3 patents, 26 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
DE 19938695	A1	20010215	DE 19938695	A	19990814	200140	B
EP 1079347	A2	20010228	EP 2000114891	A	20000712	200140	E
US 6829597	B1	20041207	US 2000638745	A	20000814	200480	E

Priority Applications (no., kind, date): DE 19938695 A 19990814
...**Original Titles:**Process and device for electronic **processing** of cashless **payments** by means of security modules... ...Method, apparatus and computer program product for **processing** cashless **payments** Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**A device and a process for the performance of cashless **payments** between customer and dealer via a contact bank. An on-line process between customer and dealer to define the payment method, check the availability frame... ... the customer card and hence misuse by unauthorised persons is excluded. The process serves to define the payment methods required by the customer for mechanical **processing and** to minimise the risk to the customer on loss of the customer card, it also allows customers who do not have a bank account, such... ... and the voucher and payment instructions are generated off-line. A subsequent on-line process between the dealer and bank transfer the signed payment instruction **and signed** voucher to the bank where computer coded checks the dealer and customer signature, checks the allocation between payment instruction and voucher, replaces the dealer and... ...**Claims:**or a comparable mobile security module, where a communication architecture with at least the following components is assumed: a) a dealer terminal with a dealer **payment** application for **processing** a cashless **payment** b) a dealer security module or dealer card c) a reader for reading the customer chipcard or mobile security module d) at least one customer chipcard or mobile security module e) a bank terminal with an application for **processing** a cashless **payment** characterised by the following steps: aa) creation of a communication connection between the dealer terminal and customer chipcard or mobile security module bb) electronic read-out of the following information from the customer chipcard or mobile security module by the dealer payment application: aaa) identification data **on** the customer **or** customer chipcard **or** mobile security module bbb) credit line or availability frame which the bank grants the customer ccc) payment methods which the banks accepts for this customer cc) electronic read-out of the following information from the dealer security module or dealer chipcard by the dealer application: ddd) **identification** data on **dealer** or the dealer security module/dealer chipcard eee) payment methods which the dealer accepts according to the bank agreement dd) electronic determination of payment methods ... bank for a customer, from a customer portable media; reading dealer identification data and payment methods acceptable to a dealer from a dealer portable media; **receiving** a **payment** method choice **input** entered by the customer; selecting the payment method chosen by the customer when the selected payment method is permitted by the customer portable media and... ... return a positive comparison; repeating the compare step and providing a message to the dealer when the compare step continues to not return a positive **comparison**; generating **a** voucher having **information** of the transaction when the compare step returns a positive comparison; generating a hash of the voucher; generating a signature of the hash of the... ... the payment instruction; reducing the available amount recorded on then customer portable media, by the payment amount; generating a customer signature of the payment instruction; **performing** the cashless **payment** by **executing** the payment instruction at the **bank.**

18/3,K/24 (Item 21 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0009729644 *Drawing available*
WPI Acc no: 2000-014732/200002
XRPX Acc No: N2000-011524
Processing system for banknotes
Patent Assignee: FUJI ELECTRIC CO LTD (FJIE)
Inventor: HENMI T; JINNAI N; KAWASAKI T

Patent Family (3 patents, 3 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
DE 19921570	A1	19991118	DE 19921570	A	19990510	200002	B
JP 11328482	A	19991130	JP 1998129791	A	19980513	200007	E
US 6234469	B1	20010522	US 1999300268	A	19990427	200130	E

Priority Applications (no., kind, date): JP 1998129791 A 19980513
...**Original Titles:MONEY PROCESSOR** AND METHOD THEREFOR... ...**Money processing apparatus** and method. Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**To determine the number of bills in a **money processing apparatus**, a dividing **pin** enters a bill housing via a guide groove to fall onto the top of the accumulated bills. The bills are circulated through a transport path, while identification of **bill** type and **counting** are **executed**. **When** sensors detect that the **pin** has reached the lowest point, the whole bills have once circulated through the transport path. The **pin** is withdrawn from the bill housing and is moved to a standby position. Number of bills in the bill housing is accurately and easily determined. ...**Claims:**A **money processing apparatus** for processing **input** and output **bills**, comprising: **input**-bill transport means for transporting **input bills**; bill housing means connected to the input-bill transport means for sequentially accumulating and storing **bills** transferred by the **input**-bill transport means; separation and delivery means disposed near the bill housing means for sequentially separating and **delivering** one **bill** from **other bills** accumulated in **the** bill housing means; **output**-bill identifying means disposed near **the separation** and delivery means for identifying the **bills** transferred **from** the separation and delivery means; transfer means for **transporting** the bill separated **by** the separation and delivery means to one of an output port and the bill housing means through the output-bill identifying means; and accumulated-bill...

18/3,K/25 (Item 22 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0008446571 *Drawing available*
WPI Acc no: 1997-120184/199712
Related WPI Acc No: 1997-120539
XRPX Acc No: N1997-098851
Coin sorting and testing for authenticity - passes coin through test section where transport time is measured and also any filament used to support coin is trapped
Patent Assignee: NAT REJECTORS INC GMBH (NARE-N)
Inventor: COHRS H; MEYER W

Patent Family (7 patents, 4 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
DE 19529259	A1	19970213	DE 19529259	A	19950809	199712	B
EP 762345	A1	19970312	EP 1996109656	A	19960615	199715	E
US 5769200	A	19980623	US 1996693880	A	19960805	199832	E
EP 762345	B1	20010829	EP 1996109656	A	19960615	200150	E

DE 19529259	C2	20010920	DE 19529259	A	19950809	200154	E
DE 59607571	G	20011004	DE 59607571	A	19960615	200166	E
			EP 1996109656	A	19960615		
ES 2160746	T3	20011116	EP 1996109656	A	19960615	200201	E

Priority Applications (no., kind, date): DE 19529259 A 19950809
...**Original Titles:Coin apparatus** ... ...**Coin apparatus**.. Claim 8. **Coin** collection **apparatus** for use in a **coin** operated **device** to detect attempts at fraudulent transactions by use of a genuine coin suspended by a line for withdrawing the coin from the **coin** operated **device** after acceptance of the coin by the **coin** operated **device** and vending of the product or service, the **coin** operated **device** including a **coin** genuineness testing **device**, the **coin** collection **apparatus** comprising:a chute having **walls** for **receiving** the genuine **coin** and **directing** the **coin** generally downward;a flap disposed in the chute for blocking travel of the coin down the chute except past the flap;an **accept** channel **disposed** generally downstream of the **flap** for **receiving the** genuine **coin** for passage to a coin collection receptacle of **the** coin **operated device**;a **reject** channel disposed **generally** downstream **of** the **flap** for **receiving** a **coin** whose genuineness is rejected **by** the **coin genuineness** testing **device**;the **flap** being pivotally mounted for swinging motion between an accept position in which the flap directs the coin whose genuineness is accepted by the **coin** genuineness testing **device**, and a reject position in which flap directs **the coin** whose **genuineness** has been rejected by the **coin** genuineness testing **device**, **the** flap **and** at least one of the chute walls being constructed and arranged to **squeeze** the **line** attached to the genuine coin between **the** flap and **wall** after passage of the genuine coin into the accept channel;the flap and wall being formed to cooperate in the reject position of the flap to define **an** optical channel **extending** transversely of the chute, the line being forced into the optical channel by the flap moving to **the** reject position **from** the accept position;a sensing device operable after passage of the genuine coin past the flap to detect the presence of the line being squeezed between the flap **and** the wall and generating a **signal** indicative of the presence of the line between the flap and wall, the sensing device comprising a photoelectric sensor disposed for viewing through the optical... ... shadow cast by the line in the channel and generating a signal indicative of the presence of the line in the channel;a controller for **receiving** the signal from **the** sensing **device** and generating a signal of a fraudulent transaction occurrence to be used for controlling the **coin** operated **device.>**

18/3,K/26 (Item 23 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0008302014 *Drawing available*
WPI Acc no: 1997-412427/199738
XRPX Acc No: N1997-343620
Currency validation appts for automatic vending machine, currency exchange machine - has temperature sensor that outputs detection signal when detected temperature is less than set value
Patent Assignee: JAPAN CASH MACHINE CO LTD (NICA-N); NIPPON KINSEN KIKAI KK (NIKI-N)
Inventor: MATSUNAGA K; MITSUMA T; MIUMA T; MOTOHARA M

Patent Family (5 patents, 3 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
JP 9185743	A	19970715	JP 1995343949	A	19951228	199738	B
US 6019210	A	20000201	US 1998116033	A	19980715	200013	NCE
CA 2242439	A1	20000107	CA 2242439	A	19980707	200025	NCE
CA 2242439	C	20001121	CA 2242439	A	19980707	200065	NCE
JP 3739459	B2	20060125	JP 1995343949	A	19951228	200608	E

Priority Applications (no., kind, date): JP 1995343949 A 19951228; CA 2242439 A 19980707; US 1998116033 A 19980715

Currency validation appts for automatic vending machine, currency exchange machine - Original Titles:PAPER **MONEY** DISCRIMINATION **DEVICE** ... ...Warming-up type **bill validator**. **Alerting Abstract Claims:**In a **bill validator comprising a** case having an inlet into which a bill is inserted and an outlet from which the bill is discharged; an inlet sensor for detecting insertion of the bill into the inlet; a conveyer device for **transporting** the **bill** from the inlet to the outlet through a passageway in the case; a bill sensor disposed adjacent to said passageway for converting into electric **signals** optical or magnetic feature of the bill moving through the passageway; and a validating control circuit electrically connected with the inlet sensor, conveyer **device** and **bill** sensor **for** driving the conveyer device; said conveyer device having a belt and a conveyer motor drivingly connected with said belt; the improvement comprising:a temperature sensor for producing a detection signal **when** a temperature **in said** case is lowered below a predetermined level; a first timer for starting counting a confirmative period of time upon receiving the detection signal from said...

18/3,K/27 (Item 24 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0006976147
WPI Acc no: 1994-210317/199426
XRPX Acc No: N1994-165629
Electronic funds transfer by chip card with over-writable memory - involves topping-up of amt. remaining in debit facility by burrowing subject to limit on credit, using same card and service terminal
Patent Assignee: DEUT BUNDESPOST TELEKOM (DEBP); GAD GES AUTOMATISCHE DATENVERARBEITUNG (GADA-N); INT BUSINESS MACHINES CORP (IBMC); ORGA DATENTECHNIK GMBH (ORGA-N)
Inventor: ENDLER R; HARTLEIF S; HOVEMEYER D; MERGEMEIER D; NIEHAUS H; SCHAEFER P; WESTPHAL R

Patent Family (6 patents, 15 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
EP 605070	A2	19940706	EP 1993250344	A	19931213	199426	B
DE 4243851	A1	19940630	DE 4243851	A	19921223	199427	E
EP 605070	A3	19950208	EP 1993250344	A	19931213	199540	E
EP 605070	B1	19990929	EP 1993250344	A	19931213	199945	E
DE 59309806	G	19991104	DE 59309806	A	19931213	199953	E
			EP 1993250344	A	19931213		
ES 2142331	T3	20000416	EP 1993250344	A	19931213	200026	E

Priority Applications (no., kind, date): DE 4243851 A 19921223
Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**and at least one memory area for debiting exchange functions. Using the application program of the smart card, together with the program of an authorization **system**, a **cash** sum from the **crediting** exchange **is** transferred, once or repeatedly in succession, into the debiting exchange.... 1. Method for transferring **deposit money** amounts to and from chip cards, with at least two overwritable memory locations, making use service provider terminal devices that can be connected to an authorization system, in which the overwritable memory locations of the chip card can be divided **into a** credit memory location and at least one debit memory location, and in which, by means of an application program of the chip card, in conjunction with a program of the authorization **system**, **deposit money** amounts can be transferred any number of times from the memory location for the credit purse function to the memory location for the debit purse function, under which method, after the chip card is entered into a terminal **device** of **a service** provider, the current status of the debit and credit purse is displayed to the service user, characterized in that - parallel to the display of the... ... the expiration date has expired, whether the serial number is contained in a

black list and whether the loading process causes the limit of the **deposit money** amount for **the** debit purse to be exceeded,
- if the check performed by the program of the authorization system is successfoul, further data of the credit purse of the chip card is read out,
- the program of the authorization system checks whether the expiration date of **the credit** purse is expired, whether the serial number is contained in a black list and whether the debiting of the desired amount does not cause the credit line to be exceeded,
- the service user is prompted by the program of the authorization system to enter his personal identification number (**PIN**) via the terminal device,
- **after** entry of the **PIN** and **after** successful verification by the chip card, the following occurs,
a) when the desired **deposit money** amount is debited from the credit purse, an encrypted debit command is transmitted from the authorization system to the terminal device,
- as an acknowledgement for the debit **of** the **deposit money amount** from the **credit** purse, a transaction **data** record **and** a message **authentication code** (MAC) are generated **by** means of the application program of the **chip card** and transmitted to the authorization system via the terminal device,
- after verification of the **transaction** data **record** in conjunction with the MAC, the **deposit money** amount debited from the credit purse **is transferred**, again encrypted, from the authorization **system to** the debit purse via the **terminal device**,
- as an acknowledgement for the **deposit money** amount plus MAC transferred to the debit purse of the chip card, another MAC-secured confirmation, named MAC', is transmitted, again encrypted, **to** the authorization **system** via the terminal **device**, and **MAC and** MAC' are formed with cipher keys of the service operator of the credit purse, so that the latter can **perform** a **validation** of the reclassification process,
b) **when** the **desired deposit money** amount is reclassified from the credit purse to the debit purse, a cryptographically secured reclassification command is transmitted from the authorization system to the terminal device;
- as an acknowledgement for the **deposit money** amount reclassified from the credit purse to the debit purse by the application program of the chip card, a MAC-secured confirmation is transmitted, cryptographically secured, to the authorization **system** via **the terminal device**,
- the MAC is formed with the cipher key of the service operator of the credit purse, so that the latter can perform a validation of the reclassification process.

18/3,K/28 (Item 25 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0003337219
WPI Acc no: 1985-101236/198517
Electronic fund transfer system for retail terminals in shops - connects over telephone, and uses credit-card which includes microprocessor and ROM for storing and transferring message request
Patent Assignee: IBM CORP (IBMC)
Inventor: BRACHTL B; HOLLOWAY C J; LENNON R E; MATYAS S M; MEYER C H; MEYER C H W; OSEAS J

Patent Family (5 patents, 8 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
GB 2146815	A	19850424	GB 198324917	A	19830917	198517	B
EP 140013	A	19850508	EP 1984110268	A	19840829	198519	E
US 4747050	A	19880524	US 198791310	A	19870828	198823	E
EP 140013	B	19890719	EP 1984110268	A	19840829	198929	E

| DE 3479065 | G | 19890824 | | | | 198935 | E |

Priority Applications (no., kind, date): GB 198324917 A 19830917

...**Original Titles:Transaction** security **system** using time variant parameter **Alerting Abstract** ...and a personal account number (PAN) stored on the card when the issuer issues it to the user. Users also have a personal identity number (**PIN**) which is stored or remembered separately. A **transaction** is **initiated** at a retail terminal **when** a card is **inserted** in an electronic **funds** transfer module connected to the terminal. A request message including the PAN and a session key (KS) is transmitted to the issuers data processing centre. The issuer generates an authentication parameter (TAP) based upon its stored version of (KP) and identification no. (**PIN**)., and a time variant parameter received from the terminal. The TAP is then returned to the terminal in a response message, and based **upon** an inputed **PIN**, partial processing of the input **PIN** and KP on the card gives a derived TAP which is compared with the received TAP in the terminal. A correct comparison indicates that the entered **PIN** is valid...

18/3,K/29 (Item 26 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0003336267
WPI Acc no: 1985-100261/198517
Electronic funds transfer system - connects store retail terminals to agency data processing centres via public telecommunications system
Patent Assignee: IBM CORP (IBMC)
Inventor: BRACHTL B; HOLLOWAY C; HOLLOWAY C J; LENNON R E; MATYAS S M; MEYER C H; MEYER C H W; OSEAS J

Patent Family (6 patents, 9 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
EP 137999	A	19850424	EP 1984110269	A	19840829	198517	B
GB 2146814	A	19850424	GB 198324916	A	19830917	198517	E
AU 198431803	A	19850321				198519	E
US 4755940	A	19880705	US 19874817	A	19870106	198829	E
EP 137999	B	19900321	EP 1984110269	A	19840829	199012	E
DE 3481739	G	19900426				199018	E

Priority Applications (no., kind, date): GB 198324916 A 19830917

...**Original Titles:Transaction** security **system Alerting Abstract** ...A **transaction** is **initiated** at a retain terminal **when** a card is inserted in a module connected to the terminal. A request message including the account number and a session key is transmitted to... **Equivalent Alerting Abstract** ...The validity test method involves **initiating** a **transaction** at a retail terminal **when** a card is **inserted** in an electronic **funds** transfer system module connected to the terminal. A request message including the account number (PAN) and a session key (KS) is transmitted to the issuers data processing centre. The issuer generates an authentication parameter (TAP) based upon its stored version of a personal key (KP) and identity number (**PIN**) and a time variant parameter received from the terminal. The TAP is then returned to the terminal in a response message, and based **upon** an imputed **PIN**, partial processing of the input **PIN** and KP on the card a derived TAP is compared with the received TAP in the terminal. A correct comparison indicating that the entered **PIN** is valid... ...The request message includes the PAN encoded under the KS and KS encoded under a cross-domain key. Message **authentication codes** (MAC) are attached to each message and the correct reception and regeneration of a MAC on a message including a term encoded under KS indicates... ...ADVANTAGE - **PIN** checking is carried out without exposure to network. (21pp)i

18/3,K/30 (Item 27 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0003120368
WPI Acc no: 1984-214842/198435
Safety device for transfer system - prevents criminal extortion of funds by sending false data in response to secret emergency code to mislead would be criminal
Patent Assignee: FUJITSU LTD (FUIT)
Inventor: KUROKI A; OCHIAI S

Patent Family (5 patents, 5 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
EP 117124	A	19840829	EP 1984300976	A	19840215	198435	B
ES 198503775	A	19850616				198549	E
US 4675815	A	19870623	US 1984577999	A	19840208	198727	E
EP 117124	B	19910417	EP 1984300976	A	19840215	199116	E
DE 3484444	G	19910523				199122	E

Priority Applications (no., kind, date): JP 198325728 A 19830218
Claims: A discriminating portion (40) of the **transaction device** (31) operated by a bank employee, is arranged to detect whether or not data input at the keyboard (36) includes an alarm code. Such a... ... the client account file (46). However, a message (G) which indicates falsely that the required funds transfer has been effected is sent back to the **transaction device** (31). A new balance is entered in the pass-book (37). The employee can then be released. However when the client tries to withdraw the... ... 1. A safety **system** for a **transaction system** in **which** a **transaction device** (**31**) having an input **portion** (**36**), an output portion (38) and a remote processing device (35) having a client file (46) are connected by a circuit (32,33) so that the processing device (35) processes data fed **from the transaction device** (31); the safety **system being characterised** by means (40) **in the transaction device** (31) for sending an **alarm signal** (E) without being apparent in the **transaction device** when an improper **transaction is carried** out; controlling means (39) for operating the alarm signal (E) sending means (40) when a predetermined special code signal (C) is received from the input portion (36); a monitoring device (42) geographically separated from the **transaction device** (31) for monitoring the **transaction device** (31) and outputting an **alarm indication** upon receipt of the alarm signal (E); and,result sending means (43) for sending to the output portion (38) of the **transaction device** (31) the **transaction** result **depending upon** the **transaction data** supplied by the input portion (36) regardless of whether the transaction data includes the alarm signal (E).

B. Patent Files, Full-Text

```
Set      Items    Description
S1       40669    ((CASH OR CURRENCY OR CURRENCIES OR COIN OR COINS OR BILL -
                  OR BILLS OR MONEY OR TRANSACTION? ? OR COINAGE OR PAYMENT? ?)-
                  (2N)(SYSTEM? ? OR MACHINE? ? OR DEVICE? ? OR APPARATUS OR APP-
                  TS OR SAFE OR PROCESS?R? ? OR COUNTER? ? OR COUNTING OR PROCE-
                  SSING OR MANAGEMENT OR MANAGING OR VALIDAT? OR RECONCIL?) OR -
```

```
                    AUTOBANK OR CHANGE()MACHINE? ?)
S2       13884   ((PASSWORD? ? OR PIN OR (SECURITY OR ACCESS OR PASS OR SEC-
                  RET OR AUTHENTICAT? OR ID OR IDENTIFICATION)()(WORD? ? OR NUM-
                  BER? ? OR CODE OR CODES OR KEY OR KEYS))(3N)(ENTER? OR INPUT?
                  OR PERFORM? OR EXECUT? OR TYPE OR TYPES OR TYPING OR (KEY OR -
                  KEYS OR KEYING OR PUT OR PUTS OR PUTTING)()IN) OR (LOG OR LOG-
                  GING OR LOGGED OR LOG OR SIGN OR SIGNS OR SIGNED OR SIGNING)(-
                  )(ON OR IN OR INTO) OR LOGON OR LOGIN)
S3        7065   (PAYMENT? OR CASH OR CURRENCY OR CURRENCIES OR COIN? ? OR -
                  FUNDS OR MONEY OR MONIES OR CHANGE OR COINAGE OR BILLS)(3N)(I-
                  NSERT? OR INPUT? OR LOAD OR LOADS OR LOADED OR LOADING OR SUB-
                  MIT? OR SUBMISSION? ?)
S4       18862   (EXECUT? OR START? OR BEGIN? OR BEGUN OR TRIGGER? OR ACTIV-
                  AT? OR RUN OR RUNS OR RUNNING OR INITIATE? ? OR INITIATING OR
                  PERFORM? OR PROCESSING)(3N)(TRANSACTION? ? OR VALIDAT? OR VER-
                  IF? OR COUNT? ? OR COUNTING OR SORTING OR RECONCILED)
S5        3504   (AS()SOON()AS OR SIMULTANEOUS? OR CONCURRENT? OR COINCIDING
                  OR SAME()TIME OR IMMEDIATE? OR INSTANTLY OR INSTANT OR (RIGHT
                  OR STRAIGHT)()AWAY OR AT()ONCE OR WITHOUT()DELAY OR STRAIGHT-
                  AWAY OR PROMPTLY OR INSTANTANEOUS? OR ON(1W)SPOT OR WHEN)(5N)-
                  S4
S6        4662   (DURING OR UPON OR SIMULTANEOUS? OR CONCURRENT? OR COINCID-
                  ING OR AFTER OR FOLLOWING OR SUBSEQUENT?? OR SAME()TIME OR WH-
                  ILE OR ONCE OR AFTERWARD? ? OR NEXT OR FOLLOWING OR LATER OR -
                  "NOT"(4W)(BEFORE OR PRECEDING OR PRIOR OR PREVIOUS? OR FIRST -
                  OR IN()ADVANCE OR UNTIL OR PRE OR EARLIER()THAN))(4N)S4
S7          17   S3 (10N) S5
S8          97   S2 (10N) S6
S9           0   S7 (30N) S8
S10          1   S7 (20N) S2
S11          4   S8 (20N) S3
S12         27   S8 (20N) S1
S13         28   S10 OR S11 OR S12
S14          8   AU=((HURWITZ, H? OR HURWITZ H? OR HURWITZ(2N)H?) OR (KAUTS-
                  CH, S? OR KAUTSCH S? OR KAUTSCH(2N)S?) OR (MURPHY, B? OR MURP-
                  HY B? OR MURPHY(2N)B?) OR (PICKLES, R? OR PICKLES R? OR PICKL-
                  ES(2N)R?) OR (WOBSER, D? OR WOBSER D? OR WOBSER(2N)D?))
```

DIALOG(R)File 348: EUROPEAN PATENTS
(c) 2010 European Patent Office. All rights reserved.
13/3K/5 (Item 5 from file: 348)
02097359
Biometric authentication apparatus, terminal device and automatic transaction machine
Biometrische Authentisierungvorrichtung, Endgerat und automatische Transaktionsmaschine
Dispositif d'authentification biometrique, dispositif de terminal et dispositif de transaction automatique
Patent Assignee:
- **Hitachi-Omron Terminal Solutions, Corp.** (5061530)
  6-3, Ohsaki 1-chome Shinagawa-ku; Tokyo (JP)
  (Applicant designated States: all)

Inventor:
- **Ogata, Hisao**
  Hitachi-Omron Terminal Solutions6-3 Ohsaki 1chome; Shinagawa-kuTokyo; (JP)
- **Imaizumi, Atsuhiro**
  Hitachi-Omron Terminal Solutions6-3 Ohsaki 1chome; Shinagawa-kuTokyo; (JP)
- **Makimoto, Eiji**
  Hitachi-Omron Terminal Solutions6-3 Ohsaki 1chome; Shinagawa-kuTokyo; (JP)

- **Nagata, Kouhei**
  Hitachi-Omron Terminal Solutions6-3 Ohsaki 1chome; Shinagawa-kuTokyo; (JP)

Legal Representative:
- **Strehl Schubel-Hopf & Partner (100943)**
  Maximilianstrasse 54; D-80504 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1693774	A2	20060823	(Basic)
	EP	1693774	A3	20060906	
Application	EP	2005022163		20051011	
Priorities	JP	200543371		20050221	

Claims: ...process for a password input to said display means is executed separately from a biometric authentication process by said biometric authentication apparatus.
18. The automatic **transaction machine** according to claim 17, wherein said control means displays the **password input** screen on said display means when the **password verification** process is **executed after** the biometric authentication process, if the verification result transmitted from said biometric authentication apparatus is correct.

DIALOG(R)File 348: EUROPEAN PATENTS
(c) 2010 European Patent Office. All rights reserved.
13/3K/7 (Item 7 from file: 348)
01359375
PAYMENT SYSTEM
ZAHLUNGSSYSTEM
SYSTEME DE PAIEMENT
Patent Assignee:
- **AB EFB, Energiforbattringar** (3891990)
  P.O. Box 1524; 600 45 Norrkoping (SE)
  (Proprietor designated states: all)

Inventor:
- **GRANFELDT, Bjorn, Christian**
  S:t Persgatan 19 E, 4 tr.; S-602 33 Norrkoping; (SE)
- **HAGG, Tomas, Martin, Gosta**
  P.O. Box 12024; S-600 12 Norrkoping; (SE)

Legal Representative:
- **Axelsson, Nils Ake A.L. et al (9208701)**
  Groth & Co.KB P.O. Box 6107; 102 32 Stockholm; (SE)

	Country	Number	Kind	Date	
Patent	EP	1190396	A2	20020327	(Basic)
	EP	1190396	B1	20090603	
	WO	2001073698		20011004	

	Country	Number	Kind	Date
Application	EP	2001916001		20010317
	WO	2001SE562		20010317
Priorities	SE	00911		20000319

Claims: ...the system is adapted to perform the steps:to facilitate transfer of an amount between two cards with use of a terminal included in the **payment system**, whereby a first card as an initial step is placed in a terminal with input of **type** of transaction, **PIN** code and intended amount; that as a **following** step **verification** is **performed** of card and **PIN** code, requested amount is reserved, and a time restricted certificate is created for the terminal used; that the second and receiving card is placed in...

DIALOG(R)File 348: EUROPEAN PATENTS
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13/3K/8 (Item 8 from file: 348)
01318489
A network portal system and methods
Netzwerkzugangssystem und -verfahren
Portique de reseau et procede associe
Patent Assignee:
- **Sun Microsystems, Inc.** (1392738)
  901 San Antonio Road; Palo Alto, California 94303-4900 (US)
  (Applicant designated States: all)

Inventor:
- **Hutsch, Matthias**
  Hertogestr. 14; 22111 Hamburg; (DE)
- **Hofmann, Ralf**
  Schmahlsweg 3; 22143 Hamburg; (DE)
- **Sommerfeld, Kai**
  Vossdrift 4; 21149 Hamburg; (DE)
- **Schulz, Torsten**
  Brahmsallee 23; 25421 Pinneberg; (DE)
- **Eilers, Bernd**
  Vogelhuttendeich 29; 21107 Hamburg; (DE)
- **Pfohe, Thomas**
  Wariner Weg 1; 22143 Hamburg; (DE)
- **Honnig, Michael**
  Boytinstr. 10; 22143 Hamburg; (DE)
- **Meyer, Markus**
  Winsener Landstr. 26; 21423 Winsen/Luhe; (DE)

Legal Representative:
- **HOFFMANN - EITLE (101511)**
  Patent- und Rechtsanwalte Arabellastrasse 4; 81925 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1126681	A2	20010822	(Basic)
Application	EP	2001100131		20010115	

	Country	Number	Kind	Date
Priorities	EP	2000100738		20000114
	EP	2000100211		20000114
	EP	2000100740		20000114
	EP	2000100212		20000114
	EP	2000100739		20000114

Specification: ...336. Parameter dom(underscore)node is the DOM subnode that must be added by this operation. Thus, transaction returns a status of success or failure.
While processing the above **transactions**, any errors are **logged, in** addition to returning the errors to appropriate proxy, the client session in an error log in server's local disk. In one embodiment, this Error...

DIALOG(R)File 348: EUROPEAN PATENTS
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13/3K/9 (Item 9 from file: 348)
01310661
Automated transaction distribution system and method allowing selection of agents by transaction initiators
Automatisiertes System zum Verteilen von Transaktionen und Verfahren zum Auswahlen der Agenten durch die Initiatoren der Transaktionen
Systeme automatise de distribution de transactions et methode de selection d'agents par les initiateurs de transactions
Patent Assignee:
- **Avaya Technology Corp.** (3148501)
  Suite 105, 14645 N.W. 77 Avenue; Miami Lakes, Florida 33014 (US)
  (Applicant designated States: all)

Inventor:
- **Thomson, Rodney A.**
  883 West 124 Drive; Westminster, Colorado 80234; (US)
- **Fisher, Thomas A.**
  5093 W 98 Court; Westminster, Colorado 80030; (US)
- **Kohler, Joylee**
  1585 Claire Lane; Northglen, Colorado; (US)

Legal Representative:
- **Williams, David John et al (86433)**
  Page White & Farrer, 54 Doughty Street; London WC1N 2LS; (GB)

	Country	Number	Kind	Date	
Patent	EP	1120729	A2	20010801	(Basic)
	EP	1120729	A3	20020605	
Application	EP	2001300617		20010124	
Priorities	US	489722		20000124	

Specification: ...information that is relatively static, such as an agent's name and attributes, does not normally need to be updated in the ICM server 22 **during transaction processing**. Other information, such as the identities of currently **logged-in** agents, their transaction backlogs, and their availability times, is dynamic in nature and needs to be periodically updated in the ICM server 22. This periodic...

DIALOG(R)File 348: EUROPEAN PATENTS
13/3K/10 (Item 10 from file: 348)
00668671
Fault tolerant transaction-oriented data processing
Fehlertolerante transaktionsorientierte Datenverarbeitung
Traitement des donnees transactionnel tolerant des fautes
Patent Assignee:
- **International Business Machines Corporation** (200120)
  Old Orchard Road; Armonk, N.Y. 10504 (US)
  (Proprietor designated states: all)

Inventor:
- **Schofield, Andrew John**
  35 Oakhill Close, Chandlers Ford; Eastleigh, Hampshire SO5 2PY; (GB)
- **Washer, Anthony Robert**
  27 Clover Way; Romsey, Hampshire SO51 7RG; (GB)

Legal Representative:
- **Moss, Robert Douglas (34141)**
  IBM United Kingdom Limited Intellectual Property Department Hursley Park; Winchester Hampshire SO21 2JN; (GB)

	Country	Number	Kind	Date	
Patent	EP	642079	A1	19950308	(Basic)
	EP	642079	B1	19991215	
Application	EP	94306155		19940819	
Priorities	GB	9318167		19930902	

Specification: ...Write-Ahead Logging", IBM Research Report RJ6649 (Computer Science), 19 January 1989. The ARIES recovery method keeps track of changes made to resources using a **log**. **In** addition to logging update activities performed **during** forward **processing** of **transactions**, logs are also written of resource changes performed during total or partial rollbacks of transactions during both normal processing and restart processing. Partial rollbacks to...

DIALOG(R)File 348: EUROPEAN PATENTS
13/3K/11 (Item 11 from file: 348)
00306223
Data processing apparatus for connection to a common communication path in a data processing system.
Datenverarbeitungsapparat zur Verbindung mit einem gemeinsamen Ubertragungsbus in einem Datenverarbeitungssystem.
Appareil de traitement de donnees pour raccordement avec un bus de communication commun dans un systeme de traitement de donnees.

Patent Assignee:
- **DIGITAL EQUIPMENT CORPORATION** (313080)
  146 Main Street; Maynard, MA 01754 (US)
  (applicant designated states: DE;FR;GB;IT;NL;SE)

Inventor:
- **Bomba, Frank C.**
  295 Foster Street P.O. Box 1123; Littleton Massachusetts 01460; (US)
- **Jenkins, Stephen R.**
  21 Mohegan Road; Acton Massachusetts 01720; (US)

Legal Representative:
- **Mongredien, Andre et al (17412)**
  c/o SOCIETE DE PROTECTION DES INVENTIONS 25, rue de Ponthieu; F-75008 Paris; (FR)

	Country	Number	Kind	Date	
Patent	EP	301610	A2	19890201	(Basic)
	EP	301610	A3	19890802	
	EP	301610	B1	19921111	
Application	EP	88201091		19840921	
Priorities	US	534720		19830922	

Claims: ...stall signals that request extension of the length of the transaction, and that the slave device further comprises: stall means (18) responsive to the transaction **means for** placing a stall **signal on** the communications **path during** the **device**'s **performance** of the **transaction** specified by the command signal when the slave device is connected to the common communications path if **the** slave **device** requires extension of that transaction and; retry means (310; fig 8B) for monitoring the stall means to keep track of how long the slave device...

DIALOG(R)File 348: EUROPEAN PATENTS
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13/3K/12 (Item 12 from file: 348)
00254610
Managing log data in a transaction-oriented system.
Verwaltung von registrierungsdaten in einem transaktionsorientierten System.
Gestion de donnees de journal dans un systeme transactionnel.
Patent Assignee:
- **International Business Machines Corporation** (200120)
  Old Orchard Road; Armonk, N.Y. 10504 (US)
  (applicant designated states: DE;FR;GB;IT)

Inventor:
- **Kapulka, Kenneth Michael**
  6378 Felder Drive; San Jose CA 95123; (US)
- **Rader, Holly Anne**
  18031 Hillwood Lane; Morgan Hill, CA 95037; (US)
- **Strickland, Jimmy Paul**
  18929 Alcott Way; Saratoga, CA 95070; (US)

Legal Representative:
- **Burt, Roger James, Dr. et al (52152)**
  IBM United Kingdom Limited Intellectual Property Department Hursley Park; Winchester Hampshire SO21 2JN; (GB)

	Country	Number	Kind	Date	
Patent	EP	250847	A2	19880107	(Basic)
	EP	250847	A3	19890705	
	EP	250847	B1	19930811	
Application	EP	87107475		19870522	
Priorities	US	880387		19860630	

Specification: ...B1
This invention relates to a **method** for **reducing** the amount of and managing log data which must be accessed and **processed in** a **transaction**-oriented **system** in which **concurrently executing**, failure- **independent** processes **share** a common **log**.
As pointed out by C. J. Date, "An Introduction to Data Base Systems", Vol. 1, 4th Edition, Addison-Wesley Publishing Co., copyright 1986, Ch. 18 ...

DIALOG(R)File 348: EUROPEAN PATENTS
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13/3K/13 (Item 13 from file: 348)
00205883
Ic card system employing remote pin entry card.
Chipkartensystem das eine Karte zur entfernten Eingabe der personlichen Identifizierungsnummer verwendet.
Systeme a carte a circuit integre utilisant une carte d'entree a distance du numero d'identification personnel.
Patent Assignee:
- **CASIO COMPUTER COMPANY LIMITED** (249360)
  6-1, 2-chome, Nishi-Shinjuku; Shinjuku-ku Tokyo (JP)
  (applicant designated states: DE;FR;GB)

Inventor:
- **Rikuna, Kenji Pat.Dept. Dev.Div. Hamura R&D Center**
  Casio Computer Co., Ltd. 3-2-1, Sakae-cho; Hamura-machi Nishitama-gun Tokyo 190-11; (JP)

Legal Representative:
- **Strasse, Joachim, Dipl.-Ing. (11612)**
  Eisenfuhr, Speiser & Strasse Balanstrasse 55; W-8000 Munchen 90; (DE)

	Country	Number	Kind	Date	
Patent	EP	211369	A2	19870225	(Basic)
	EP	211369	A3	19880831	
	EP	211369	B1	19911016	
Application	EP	86110370		19860728	
Priorities	JP	85167495		19850731	

Specification: ...by use of remote PIN entry card 21 which has been preliminarily installed in the store, the cardholder doesn't need to purposely visit the **cash** register and key **input** the **PIN** data but it **is** sufficient to **hand** his own **user**'s card (first card) 11 and remote **PIN entry** card (second card) 21 into which the **PIN** data was **key input** to the waitress. Therefore, the deterioration of the atmosphere due to the walk about of the customer in the store can be prevented. In addition ...

13/3K/15 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01611522
SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR MONITORING THE FILLING IN OF REMOTE FORMS
SYSTEME, PROCEDE ET PRODUIT FORMANT PROGRAMME INFORMATIQUE POUR SURVEILLER LE REMPLISSAGE DE FORMULAIRES ELOIGNES
Patent Applicant/Patent Assignee:
- **ACCENTURE GLOBAL SERVICES GMBH**
  Herrenacker 15, CH-8200 Schaffhausen; CH; CH (Residence); CH (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **DEL GALLO Ulisse**
  Foro Traiano 1/A, I-00187 Roma; IT; IT (Residence); IT (Nationality); (Designated only for: US)
- **ORTENSI Carlo**
  Via Courmayeur 25/G, I-00135 Roma; IT; IT (Residence); IT (Nationality); (Designated only for: US)
- **ZAMPINI Francesco**
  Via del Beato Angelico 23, I-00186 Roma; IT; IT (Residence); IT (Nationality); (Designated only for: US)

Legal Representative:
- **SCHIUMA Daniele (agent)**
  Muller-Bore & Partner, Grafinger Strasse 2, 81671 Munchen; DE

	Country	Number	Kind	Date
Patent	WO	200806611	A2-A3	20080117
Application	WO	2007EP6250		20070713
Priorities	EP	20064254907		20060714

Detailed Description:
...credit card or another corresponding card into reading device 26 or slides it through the reading device 26. Using keyboard 25, the addressee 9 may **validate** the **payment** e.g.

by **inputting** his Personal **Identification Number** (PIN). **After** the **payment** has been **validated** and/or **performed**, a report about the payment may be either stored in the storage means 24 for delivering the report to the stationary station 13 at a...

13/3K/16 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01435411
SYSTEM AND METHOD FOR FRAUD MONITORING, DETECTION, AND TIERED USER AUTHENTICATION
SYSTEME ET PROCEDE DE CONTROLE ET DETECTION DE FRAUDE ET AUTHENTIFICATION UTILISATEUR A PLUSIEURS NIVEAUX
Patent Applicant/Patent Assignee:
- **BHAROSA INC**
  3000 Scott Boulevard, Suite 107, Santa Clara, California 95054; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **VARGHESE Thomas Emmanual**
  2083 Ticonderoga Drive, San Mateo, California 94402; US; US (Residence); IN (Nationality); (Designated only for: US)
- **FISHER Jon Bryan**
  525 Comstock Drive, Tiburon, California 94920; US; US (Residence); US (Nationality); (Designated only for: US)
- **HARRIS Steven Lucas**
  320 Cutter Street, Foster City, California 94404; US; US (Residence); US (Nationality); (Designated only for: US)
- **DURAI Don Bosco**
  344 Washington Blvd., Fremont, California 94539; US; US (Residence); IN (Nationality); (Designated only for: US)

Legal Representative:
- **KOTWAL Sujit B et al (agent)**
  Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, California 94111-3834; US

	Country	Number	Kind	Date
Patent	WO	2006118968	A2-A3	20061109
Application	WO	2006US16085		20060428
Priorities	US	2005676141		20050429

Detailed Description:
...applied across most service providers and service provider application and used both during pre-and post-authentications. They can be applied, e.g., during user **login** and **during** user **transaction processing**. Security models evaluate a plurality of data items generally from the device and location criteria which are evaluated to obtain a security score. Fig. 15B...

13/3K/18 (Item 5 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01123324

A SYSTEM AND PROCESS FOR ELECTRONIC SUBROGATION, INTER-ORGANIZATION WORKFLOW MANAGEMENT, INTER-ORGANIZATION TRANSACTION PROCESSING AND OPTIMIZED WEB-BASER USER INTERACTION
SYSTEME ET PROCEDE DE SUBROGATION ELECTRONIQUE, DE GESTION DU DEROULEMENT DU TRAVAIL ENTRE ORGANISATIONS, DE TRAITEMENT DES TRANSACTIONS ENTRE ORGANISATIONS, ET D'INTERACTION DES UTILISATEURS SUR LE WEB

Patent Applicant/Patent Assignee:
  * **SITERAS TECHNOLOGIES II LLC**
    811 Ashland Avenue, Wilmette, IL 60091; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
  * **FALK Robert J**
    710 W. Hackberry Drive, Arlington Heights, IL 60004; US; US(Residence); US(Nationality); (Designated only for: US)
  * **RADI Richard J**
    811 Ashland Avenue, Wilmette, IL 60091; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:
  * **DARDEN Loletta L (agent)**
    Sachnoff & Weaver, Ltd., 30 South Wacker Drive, Suite 2900, Chicago, IL 60606; US

	Country	Number	Kind	Date
Patent	WO	200444696	A2-A3	20040527
Application	WO	2003US35631		20031107
Priorities	US	2002425058		20021108
	US	2002425670		20021112

Detailed Description:
...This process is described in more detail later. The results of this initial transaction are then sent back to the user in response to their **logon** request.

Processing A **Transaction** Request
Once an OLS session is established, transaction requests/responses can be processed. A transaction request is received by the OLS as a standard HTTP request (GET...

13/3K/19 (Item 6 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01101321
CAPACITY MANAGEMENT AND TIMING
GESTION ET SYNCHRONISATION DE CAPACITE
Patent Applicant/Patent Assignee:
  * **DE LA RUE INTERNATIONAL LIMITED**
    De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence); GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for: US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated only for: US)
- **PICKLES Robert**
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)
- **WOBSER Daniel M**
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:
- **OLIFF James A(et al)(agent)**
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423255	A2-A3	20040318
Application	WO	2003US27708		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404
	US	2003460420		20030407

Detailed Description:
...deterrent.

Simultaneous Count and Login
[0209] Another aspect according to this invention provides methods and systems that enable a payment media count operation and a **login** operation to be performed in parallel, i.e., **simultaneously**.

102101 FIG.12isaflowchartoutlininganexemplaryembodimentofamethodof
performing a **payment** media **counting** operation and a **login** operation. The exemplary embodiment of an apparatus that may be used to implement the process shown in FIG. 12 comprises a payment media handling apparatus...

13/3K/20 (Item 7 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01101320
AUDIO/VISUAL CLIPS
CLIPS AUDIOVISUELS
Patent Applicant/Patent Assignee:
- **DE LA RUE INTERNATIONAL LIMITED**
  De La Rue House, Jays Close, Viables, Basingstoke, Hampshire RG22 4BS; GB; GB(Residence); GB(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **HURWITZ Harlan Arthur**
  9 Irene Court, River Edge, NJ 07661; US; US(Residence); US(Nationality); (Designated only for: US)
- **KAUTSCH Stewart A**
  113 Feronia Way, Rutherford, NJ 07070; US; US(Residence); US(Nationality); (Designated only for: US)
- **MURPHY Brendan Kevin**
  139 Sherman Avenue, Cedar Grove, NJ 07009; US; US(Residence); US(Nationality); (Designated only for: US)
- **PICKLES Robert**
  1357 Danielle Court, Chesapeake, VA 23320; US; US(Residence); US(Nationality); (Designated only for: US)
- **WOBSER Daniel M**
  935 Woodlane Road, Jackson, NJ 08527; US; US(Residence); US(Nationality); (Designated only for: US)
- **TAYLOR Darren**
  4 Cottesmore Way, Wellingborough NN8 3LD; GB; GB(Residence); GB(Nationality); (Designated only for: US)

Legal Representative:
- **OLIFF James A(et al)(agent)**
  c/o Oliff & Berridge PLC, P.O. Box 19928, Alexandria, VA 22320; US

	Country	Number	Kind	Date
Patent	WO	200423254	A2-A3	20040318
Application	WO	2003US27707		20030905
Priorities	US	2002408303		20020906
	US	2003448484		20030221
	US	2003460055		20030404
	US	2003460420		20030407

13/3K/23 (Item 10 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rights reserved.
00840010
PAYMENT SYSTEM
SYSTEME DE PAIEMENT
Patent Applicant/Patent Assignee:
- **AB EFB ENERGIFORBATTRINGAR**
  P.O. Box 1524, S-600 45 Norrkoping; SE; SE(Residence); SE(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **GRANFELDT Bjorn Christian**
  S:t Persgatan 19 E, 4 tr., S-602 33 Norrkoping; SE; SE(Residence); SE(Nationality); (Designated only for: US)

- **HAGG Tomas Martin Gosta**
  P.O. Box 12024, S-600 12 Norrkoping; SE; SE(Residence); SE(Nationality); (Designated only for: US)

Legal Representative:
- **NOREN Per Bo Arne (agent)**
  Swedpatent AB, P.O. Box 186, S-746 24 Balsta; SE

	Country	Number	Kind	Date
Patent	WO	200173698	A2-A3	20011004
Application	WO	2001SE562		20010317
Priorities	SE	2000911		20000319

Claims:
...that same additionally includes the steps:
to facilitate transfer of an amount between two cards with use of a terminal included in the 1 5 **payment system**, whereby a first card as an initial step is placed in a terminal with input of**type** of transaction, **PIN** code and intended amount;that as a **following** step **verification** is **performed** of card and **PIN** code, requested amount is reserved, and a time restricted certificate is created for the terminal used; that the second and receiving card is placed in...

13/3K/24 (Item 11 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rights reserved.
00807504
SELF-SERVICE TERMINAL
GUICHET EN LIBRE-SERVICE

No PIN, but requires swipe (i.e. login)   JDS

Patent Applicant/Patent Assignee:
- **NCR INTERNATIONAL INC**
  1700 South Patterson Boulevard, Dayton, OH 45479; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:
- **PATON Grant Charles**
  26 Strips of Craigie Road, Dundee DD4 7QG; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- **GROSSI Mark Michael**
  2c Quarry Road, Muirhead, Dundee DD2 5QG; GB; GB(Residence); GB(Nationality); (Designated only for: US)
- **DICKIE Sharon**
  13 St. Peter Street, Dundee DD1 6JJ; GB; GB(Residence); NZ(Nationality); (Designated only for: US)

Legal Representative:
- **WILLIAMSON Brian (agent)**
  International Patent Dept., NCR Limited, 206 Marylebone Road, London NW1 6LY; GB

	Country	Number	Kind	Date
Patent	WO	200141092	A1	20010607

	Country	Number	Kind	Date
Application	WO	2000GB4435		20001122
Priorities	GB	99228735		19991203

Detailed Description:
...example, twenty pounds,
without performing a remote authorisation.

It will be appreciated that this embodiment has the
advantage that a user does not need to **enter** a **PIN**. This
decreases the length of time required for each **transaction**.

By **processing** all **transactions** occurring **during** a pre-set
time period at once, telephone charges are minimised. As no
display is required, the cost of the ATM is reduced. In
other...

13/3K/25 (Item 12 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rights reserved.
00783228
AN ONLINE PURCHASE SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ACHAT EN LIGNE
Patent Applicant/Patent Assignee:
- **NETSPEND CORPORATION**
  501 Congress Avenue, Suite 18, Austin, TX 78701; US; US(Residence); US(Nationality)

Inventor(s):
- **SOSA Rogelio**
  11624 Jollyville Road, #938, Austin, TX 78759; US
- **SOSA Bertrand**
  11624 Jollyville Road, #938, Austin, TX 78759; US

Legal Representative:
- **STANFORD Gary R (agent)**
  610 West Lynn, Austin, TX 78703; US

	Country	Number	Kind	Date
Patent	WO	200116768	A1	20010308
Application	WO	2000US23413		20000825
Priorities	US	99384581		19990827
	US	2000493886		20000128

Detailed Description:
...system prompts for, receives and verifies the user identification and password before providing access to the
cash account.

Once the user entity has established and **logged in** to the cash account the user entity may then **perform** online **transactions** via the proxy **system**. **During** a **transaction**, the user entity selects goods or services from any merchant and ultimately receives a purchase page describing the items to be purchased along with a...

13/3K/26 (Item 13 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rights reserved.
00774522
SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL TRANSACTIONS
SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS COMMERCIALES
Patent Applicant/Patent Assignee:
- **CLAREON CORPORATION**
  25 Pearl Street, Portland, ME 04101; US; US(Residence); --(Nationality)

Inventor(s):
- **JAFFE Frank A**
  6 Condor Road, Sharon, MA 02067; US
- **STROLL David**
  1 Devonshire Street, Boston, MA 02110; US
- **BARRAND Katherine A**
  25 Thoreau Circle, Beverly, MA 01915; US
- **GABRIELSON William R**
  15 Samoset Lane, Sharon, MA 02067; US
- **GRANT Patrick J**
  11 Pall Mall, East Walpole, MA 02032; US
- **COVEN Linda S**
  14 Hereford Street #1, Boston, MA 02115; US

Legal Representative:
- **SUNSTEIN Bruce D(et al)(agent)**
  Bromberg & Sunstein LLP, 125 Summer Street, Boston, MA 02110-1618; US

	Country	Number	Kind	Date
Patent	WO	200108068	A2	20010201
Application	WO	2000US19949		20000721
Priorities	US	99145323		19990723
	US	2000620748		20000721

Detailed Description:
...inforination (e.g., transaction terms), and transaction information. Context information can be provided directly by one of the parties, and can be updated by the **Transaction Processor** 206 based I 0 **upon transaction** information received **while processing** a **transaction**. The **Transaction Processor** 206 also maintains a transaction **log in** the Data Warehouse 208. The transaction log includes transaction-related information that can be viewed by the various parties. The ETF 104 preferably includes a...

13/3K/27 (Item 14 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
00510338
METHODS AND APPARATUS FOR INTERNET BASED FINANCIAL TRANSACTIONS WITH EVIDENCE OF PAYMENT
PROCEDE ET DISPOSITIF POUR TRANSACTIONS FINANCIERES INTERNET AVEC TRACE DE PAIEMENT
Patent Applicant/Patent Assignee:
  - **SARANAC SOFTWARE INC**

Inventor(s):
  - **LEWIS Richard**
  - **DWYER Tara**
  - **ABDELSADEK Mohammed**
  - **HAN Donald**
  - **ROGOFF Jonathon**
  - **PARKS Louis**

	Country	Number	Kind	Date
Patent	WO	9941690	A1	19990819
Application	WO	99US3099		19990212
Priorities	US	9823724		19980213

Detailed Description:
...authentication service is responsible for ensuring that only authorized users 2n have the ability to submit transaction requests. It will utilize the client's public **authentication keys** to **perform** the user **validation**. **Upon** successful authentication the transaction manager (server 180) will handle the user's **transaction** request.

Key **Management** Services
The Key Management service will be responsible for key generation, expiration, archiving and distribution. These operations are performed on cryptographic keys and certificates. There...

13/3K/28 (Item 15 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
00285421
METHOD AND SYSTEM FOR SELECTIVE INCENTIVE POINT-OF-SALE MARKETING IN RESPONSE TO CUSTOMER SHOPPING HISTORIES
PROCEDE ET SYSTEME DE DISTRIBUTION DE BONS D'ACHAT EN FONCTION DES ACHATS ANTERIEURS D'UN CLIENT
Patent Applicant/Patent Assignee:
  - **CREDIT VERIFICATION CORPORATION**

Inventor(s):
  - **DEATON David W**
  - **GABRIEL Rodney G**

	Country	Number	Kind	Date
Patent	WO	9503570	A2	19950202
Application	WO	94US8221		19940721
Priorities	US	9396921		19930723
	US	93141471		19931020

Detailed Description:
...the
stores for updating each store's local customer database
with the selected global customer information.

Important features and advantages of this invention
are the **following**. The **transaction processing system**
uses the automatic reading of the customer's
identification number, which is used as a unique customer
identification number, thus avoiding the requirement for
additional...

IV. Text Search Results from Dialog

A. NPL Files, Abstract

```
File   35:Dissertation Abs Online 1861-2009/Aug
        (c) 2009 ProQuest Info&Learning
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File   65:Inside Conferences 1993-2009/Sep 08
        (c) 2009 BLDSC all rts. reserv.
File    2:INSPEC 1898-2009/Aug W4
        (c) 2009 The IET
File  474:New York Times Abs 1969-2009/Sep 08
        (c) 2009 The New York Times
File  475:Wall Street Journal Abs 1973-2009/Sep 08
        (c) 2009 The New York Times
File   99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug
        (c) 2009 The HW Wilson Co.
File  256:TecTrends 1982-2009/Aug W5
        (c) 2009 Info.Sources Inc. All rights res.
File  139:EconLit 1969-2010/Jan
        (c) 2010 American Economic Association


Set     Items    Description
S1      44201    ((CASH OR CURRENCY OR CURRENCIES OR COIN OR COINS OR BILL -
                 OR BILLS OR MONEY OR TRANSACTION? ? OR COINAGE OR PAYMENT? ?)-
                 (2N)(SYSTEM? ? OR MACHINE? ? OR DEVICE? ? OR APPARATUS OR APP-
                 TS OR SAFE OR PROCESS?R? ? OR COUNTER? ? OR COUNTING OR PROCE-
                 SSING OR MANAGEMENT OR MANAGING OR VALIDAT? OR RECONCIL?) OR -
                 AUTOBANK OR CHANGE()MACHINE? ?)
S2      27315    (PAYMENT? OR CASH OR CURRENCY OR CURRENCIES OR COIN? ? OR -
```

```
                FUNDS OR MONEY OR MONIES OR CHANGE OR COINAGE OR BILLS)(3N)(I-
                NSERT? OR INPUT? OR DEPOSIT? OR RECEIV? OR (PUT OR PUTS OR PU-
                TTING OR FED)(2W)(IN OR INTO OR INSIDE) OR LOAD OR LOADS OR L-
                OADED OR LOADING OR SUBMIT? OR SUBMISSION? ? OR DROP OR DROPP-
                ED OR DROPS OR DROPPING OR FEED OR FEEDING)
S3    1582255   (EXECUT? OR START? OR BEGIN? OR BEGUN OR TRIGGER? OR ACTIV-
                AT? OR RUN OR RUNS OR RUNNING OR INITIATE? ? OR INITIATING OR
                PERFORM? OR (SET OR SETS OR SETTING)()OFF OR PROCESSING)(3N)(-
                TRANSACTION? ? OR PROCESS? OR VALIDAT? OR VERIF? OR COUNT? OR
                SORTING OR RECONCILED OR TALLY? OR TALLIES OR TALLIED OR SEQU-
                ENC? OR HANDLING OR PROTOCOL? ? OR ROUTINE? ? OR PROCEDURE? ?)
S4     74612    (PASSWORD? ? OR PIN OR (SECURITY OR ACCESS OR PASS OR SECR-
                ET OR AUTHENTICAT? OR ID OR IDENTIFICATION)()(WORD? ? OR NUMB-
                ER? ? OR CODE OR CODES OR KEY OR KEYS) OR (LOG OR LOGGING OR -
                LOGGED OR LOG OR SIGN OR SIGNS OR SIGNED OR SIGNING)()(ON OR -
                IN OR INTO) OR LOGON OR LOGIN OR SIGNON OR SIGNIN)
S5     19512    (AS()SOON()AS OR SIMULTANEOUS? OR CONCURRENT? OR COINCIDING
                OR SAME()TIME OR IMMEDIATE? OR INSTANTLY OR INSTANT OR (RIGHT
                OR STRAIGHT)()AWAY OR AT()ONCE OR WITHOUT()DELAY OR STRAIGHT-
                AWAY OR PROMPTLY OR INSTANTANEOUS? OR ON(1W)SPOT OR WHEN)(5N)-
                S3
S6      3842    (DURING OR UPON OR WHEN OR AS()SOON()AS OR SIMULTANEOUS? OR
                CONCURRENT? OR COINCIDING OR AFTER OR FOLLOWING OR SUBSEQUEN-
                T?? OR SAME()TIME OR WHILE OR ONCE OR AFTERWARD? ? OR NEXT OR
                FOLLOWING OR LATER)(5N)S4
S7        57    ("NOT" OR DON()T OR WITHOUT OR WASN()T OR ISN()T)(5W)(BEFO-
                RE OR PRECEDING OR PRIOR OR PREVIOUS? OR FIRST OR IN()ADVANCE
                OR UNTIL OR PRE OR EARLIER()THAN)(5N)S4
S8         7    S5 (10N) S2
S9        13    S1 AND S2 AND S4
S10        0    S9 AND S5
S11        2    S9 AND (S6 OR S7)
S12        2    S11 NOT S8
S13       47    (S2 OR S3) (10N) (S6 OR S7)
S14        0    S13 AND S1
S15        2    S2 (10N)(S6 OR S7)
S16        2    S15 NOT (S8 OR S12)
S17       15    S1 AND (S2 OR S3) AND (S6 OR S7)
S18        8    S17 NOT (S8 OR S12 OR S16 OR PY>2002)
S19        7    RD   (unique items)
S20     1338    AU=((HURWITZ, H? OR HURWITZ H? OR HURWITZ(2N)H?) OR (KAUTS-
                CH, S? OR KAUTSCH S? OR KAUTSCH(2N)S?) OR (MURPHY, B? OR MURP-
                HY B? OR MURPHY(2N)B?) OR (PICKLES, R? OR PICKLES R? OR PICKL-
                ES(2N)R?) OR (WOBSER, D? OR WOBSER D? OR WOBSER(2N)D?))
S21        0    S20 AND S1 AND S4
```

8/9,K/6 (Item 6 from file: 2)
DIALOG(R)File 2: INSPEC

04623568
Title: Dataflow architecture for machine control
Author(s): Lent, B.
Publisher: Research Studies Press, Taunton
Country of Publication: UK
Publication Date: 1989
Number of Pages: xxii+315
Language: English

Document Type: Book (BK)
Treatment: Practical (P)

Abstract: Today's machine tool control systems use complex multiprocessor systems that have evolved from the conventional computer techniques and microprocessor technology of the seventies. Improvements in functionality and performance are usually achieved from extensions to both hardware and software, while advances in VLSI technology can result in significant cost increase. The book investigates an alternative approach which is aimed at a better price/performance relation that is based on the concept of dataflow driven systems. Machine embedded control systems have fixed programs, resources and environment and only one varying factor: the data. The context free programming and operation of dataflow programs are attractive features in view of the multiprocessor structure of the machine control. The proposed architecture introduces a novel OR dataflow concept. The control program is split into processes, each of which operates like a finite state machine. The **execution** of a specific **process** is **triggered** unconditionally **as soon as** any of its **input** data **change** in value   (
166 refs.)
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
Descriptors: computerised control; machine tools; microcomputer applications; parallel architectures
Identifiers: dataflow architecture; machine tool control systems; multiprocessor systems; dataflow driven systems; context free programming; dataflow programs; OR dataflow concept; finite state machine
Classification Codes: C5220 (Computer architecture); C3355C (Control applications in machining processes and machine tools); C7420 (Control engineering computing); E0410D (Industrial applications of IT); E1520A (Machining)
INSPEC Update Issue: 1990-011
Copyright: 1990, IEE

Abstract: ...proposed architecture introduces a novel OR dataflow concept. The control program is split into processes, each of which operates like a finite state machine. The **execution** of a specific **process** is **triggered** unconditionally **as soon as** any of its **input** data **change** in value

---

12/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
09656368
HSBC to launch 'Easy Withdrawal' for elders
Hong Kong: HK$ 1 mn to boost HSBC's branch services
Ming Pao Daily News (XKJ)   14 Dec 2001   Online
Language: CHINESE
...is available at 1,000 ATMs of HSBC Bank and Hang Seng Bank, will have simplified and easier steps to complete transactions such as changing **pin** number, account transfer and withdrawal. **Following** the launch, the bank will gradually introduce other services such as cheque deposit machines, 24 hours passbook updating machines and large sum **cash deposit machines**.

16/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)

09237660
Cyber trading kicks off in India
INDIA: GEOJIT KICKED OFF CYBER TRADING
The Star (XAT)   08 Feb 2000   In-Tech p.6
Language: ENGLISH
...to the firm's managing director, CJ George, investors can be accessed to the trading screen of India's National Stock Exchange (NSE) with a **password** which will be given **once** they make a **cash deposit**. Physical **cash payment** is currently required in the operations of the newly launched internet securities trading system. However, talks are now undergoing between Geojit and several banks to...

19/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.
09571482
i2POS brings new services and revenue
SINGAPORE/MALAYSIA: NERA'S I2POS ADDS VALUE
Retail Asia (ABD)   Jun 2001   p.26
Language: ENGLISH
...to Point-of-Sales), a card-based e-commerce POS equipment which offers value-added and revenue-generating services apart from credit- and debit-card **processing**. I2POS delivers Internet-enabled applications at the point of sale through i2POS terminals, which facilitate not only interactive payments but also promotional transactions and information delivery through a consumer-operated touch screen. One of the services it provides is the Electronic Receipt Capture, which captures and stores receipt images **when** customers **sign on** the screen. This helps merchants to maintain minimum paper usage and zero charge-back issues back from banks. Other features include targeted marketing messages, loyalty programme management, e-commerce, e-reservation, advertising, e-mail and Internet **payment processing**. There are some 1,500 i2POS terminals installed in retail outlets in Singapore such as Robinsons, Cold Storage, Guardian Pharmacy and Best Denki.

19/3,K/2 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2010 The IET. All rights reserved.
06665844
Title: Gold Rush: mobile transaction middleware with Java-object replication
Author(s):   Butrico, M.A.; Chang, H.; Cocchi, A.; Cohen, N.H.; Shea, D.G.; Smith, S.E.
Author Affiliation: IBM Thomas J. Watson Res. Center, Yorktown Heights, NY, USA
Book Title: Proceedings of the Third USENIX Conference on Object-Oriented Technologies and Systems (COOTS)
Inclusive Page Numbers: 91-101
Publisher: USENIX Assoc, Berkeley, CA
Country of Publication: USA
Publication Date: 1997
Conference Title: Proceedings of COOTS '97: 3rd Conference on Object Oriented Technologies and

Systems
Conference Date: 16-20 June 1997
Conference Location: Portland, OR, USA
Number of Pages: 248
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 1997-032
Copyright: 1997, IEE

Abstract: ...entities can be cached in a persistent store on the client. While the client is disconnected, these entities can be manipulated within transactions that are **logged on** the client. **Upon** reconnection, the client application can replay these logged transactions to the server, modifying the database. A replayed transaction is checked for conflicts with other database...
Descriptors: cache storage; client-server systems; concurrency control; data loggers; distributed databases; object-oriented databases; object-oriented languages; object-oriented programming; **transaction processing**; wireless LAN

19/3,K/3 (Item 2 from file: 2)
DIALOG(R)File 2: INSPEC
05297397
Title: Lock mode based resolution of uncompensatable deadlock in compensating nested transactions
Author(s): Takizawa, M.; Deen, S.M.
Author Affiliation: Dept. of Inf. & Syst. Eng., Tokyo Denki Univ., Saitama, Japan
Inclusive Page Numbers: 168-75
Publisher: World Scientific, Singapore
Country of Publication: Singapore
Publication Date: 1992
Conference Title: Future Databases '92. Proceedings of the Second Far-East Workshop on Future Database Systems
Conference Date: 26-28 April 1992
Conference Location: Kyoto, Japan
Editor(s): Qiming Chen Yahiko Kambayashi Sacks-Davis, R.
ISBN: 981 02 1040 X
Number of Pages: xii+418
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 1992-053
Copyright: 1992, IEE

Abstract: The authors discuss how to resolve deadlock in the interleaved **execution** of nested **transactions**. Since transactions in new applications like CAD require more objects for longer times than conventional ones, there is higher possibility that deadlock occurs, and more data is stored in the **log**. **In** conventional database systems, **when** some deadlock occurs, one deadlocked transaction T is selected and the whole part is aborted by using the log which includes the old state. Another...
Descriptors: database management **systems**; **system** recovery; **transaction processing**
Identifiers: uncompensatable deadlock; compensating nested **transactions**; interleaved **execution**;

19/3,K/4 (Item 3 from file: 2)
DIALOG(R)File 2: INSPEC
03602271
Title: MOSPAT. Medicor Oriented Szekszard Patient Admission and Transaction System
Author(s): Javor, A.
Journal: Medicor News , vol.17 , no.1 , pp.48-50
Country of Publication: Hungary
ISSN: 0133-5960
CODEN: MENED4
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 1986-005
Copyright: 1986, IEE
Title: MOSPAT. Medicor Oriented Szekszard Patient Admission and Transaction System
Abstract: The **following** topics are discussed: a national **identification number**; in-patient number used by hospitals; an arbitrary sequential number; patient care administration; registration of episode data; patient overviews; computer-used interaction; medical statistics; the...
Descriptors: medical administrative data **processing**
Identifiers: episode data registration; medical computing; MOSPAT; Medicor Oriented Szekszard Patient Admission and **Transaction System**; national identification number; in-patient number; arbitrary sequential number; patient care administration; patient overviews; computer-used interaction; medical statistics; health care planning

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19/3,K/5 (Item 1 from file: 474)
DIALOG(R)File 474: New York Times Abs
04764399   **NYT Sequence Number:** 107562860213
COMPUTER PASSWORD IS A WELL-KEPT SECRET
Associated Press
New York Times , Col. 4 , Pg. 22 , Sec. 1
Thursday February 13 1986
Abstract:
Alvin Frost, **cash management** analyst at District of Columbia Office of Financial Management, gets letter of reprimand **after** he changes secret computer **password** and forgets it; Frost says he intentionally made new code too complicated to remember so that his supervisors would not have access to system (S)
Descriptors: CODES (CIPHERS); DATA **PROCESSING**; FINANCES; GOVERNMENT EMPLOYEES; ETHICS
Personal Names:

19/3,K/6 (Item 2 from file: 474)
DIALOG(R)File 474: New York Times Abs
(c) 2010 The New York Times. All rights reserved.
01239989   **NYT Sequence Number:** 058425830112
(Former Federal Reserve employee Theode C Langevin pleads guilty in Washington (DC) Federal District Court to tapping illegally into Fed's computer to obtain secret money supply data. Fed became aware of Langevin's illegal use of computer when he accessed system using password of Fed employee who was on vacation at time (S).)
FUERBRINGER, JONATHAN
New York Times , Col. 6 , Pg. 1 , Sec. 4
Wednesday January 12 1983
...District Court to tapping illegally into Fed's computer to obtain secret money supply data. Fed became aware of Langevin's illegal use of computer when he accessed system using password of Fed employee who was on vacation at time (S).)
Descriptors: ROBBERIES AND THEFTS; MONEY SUPPLY; DATA PROCESSING; DECISIONS AND VERDICTS; FEDERAL DISTRICT COURTS
Personal Names:

19/3,K/7 (Item 1 from file: 99)
DIALOG(R)File 99: Wilson Appl. Sci & Tech Abs
(c) 2010 The HW Wilson Co. All rights reserved.
1860531 **H.W. Wilson Record Number:** BAST96039648
Securing the commercial Internet
Bhimani, Anish ;
Communications of the ACM v. 39 (June '96) p. 29-35
Document Type: Feature Article **ISSN:** 0001-0782
Abstract: ...commercial Internet is presented. Insecurity is the leading barrier to widespread commerce on the Internet and can manifest itself in one or more of the **following** ways: eavesdropping, **password** "sniffing," data modification, spoofing, and repudiation. Although firewalls secure Internet-connected networks, they do not provide end-to-end transaction security and cannot be considered satisfactory security solutions for commercial Internet transactions. A robust security solution for **transaction processing** should satisfy the following fundamental security requirements: confidentiality, authentication, data integrity, nonrepudiation, and selective application of services. Discussions of various security solutions available and the...

B. NPL Files, Full-text

```
File  15:ABI/Inform(R) 1971-2009/Sep 07
      (c) 2009 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2009/Sep 05
      (c) 2009 Gale/Cengage
File 610:Business Wire 1999-2009/Sep 08
```

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            (c) 2009 Business Wire.
   File 810:Business Wire 1986-1999/Feb 28
            (c) 1999 Business Wire
   File 275:Gale Group Computer DB(TM) 1983-2009/Aug 07
            (c) 2009 Gale/Cengage
   File 624:McGraw-Hill Publications 1985-2009/Sep 08
            (c) 2009 McGraw-Hill Co. Inc
   File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jul 30
            (c) 2009 Gale/Cengage
   File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 13
            (c) 2009 Gale/Cengage
   File 613:PR Newswire 1999-2009/Sep 08
            (c) 2009 PR Newswire Association Inc
   File 813:PR Newswire 1987-1999/Apr 30
            (c) 1999 PR Newswire Association Inc
   File  16:Gale Group PROMT(R) 1990-2009/Aug 13
            (c) 2009 Gale/Cengage
   File 160:Gale Group PROMT(R) 1972-1989
            (c) 1999 The Gale Group
   File 634:San Jose Mercury  Jun 1985-2009/Sep 01
            (c) 2009 San Jose Mercury News
   File 148:Gale Group Trade & Industry DB 1976-2009/Aug 20
            (c) 2009 Gale/Cengage
   File  20:Dialog Global Reporter 1997-2009/Sep 08
            (c) 2009 Dialog


Set     Items    Description
S1     1529521   ((CASH OR CURRENCY OR CURRENCIES OR COIN OR COINS OR BILL -
                 OR BILLS OR MONEY OR TRANSACTION? ? OR COINAGE OR PAYMENT? ?)-
                 (2N)(SYSTEM? ? OR MACHINE? ? OR DEVICE? ? OR APPARATUS OR APP-
                 TS OR SAFE OR PROCESS?R? ? OR COUNTER? ? OR COUNTING OR PROCE-
                 SSING OR MANAGEMENT OR MANAGING OR VALIDAT? OR RECONCIL?) OR -
                 AUTOBANK OR CHANGE()MACHINE? ?)
S2      728739   S1 NOT PY>2002
S3       25090   ((PASSWORD? ? OR PIN OR (SECURITY OR ACCESS OR PASS OR SEC-
                 RET OR AUTHENTICAT? OR ID OR IDENTIFICATION)()(WORD? ? OR NUM-
                 BER? ? OR CODE OR CODES OR KEY OR KEYS))(3N)(ENTER? OR INPUT?
                 OR PERFORM? OR EXECUT? OR TYPE OR TYPES OR TYPING OR (KEY OR -
                 KEYS OR KEYING OR PUT OR PUTS OR PUTTING)()IN) OR (LOG OR LOG-
                 GING OR LOGGED OR LOG OR SIGN OR SIGNS OR SIGNED OR SIGNING)(-
                 )(ON OR IN OR INTO) OR LOGON OR LOGIN)
S4        2362   (PAYMENT? OR CASH OR CURRENCY OR CURRENCIES OR COIN? ? OR -
                 FUNDS OR MONEY OR MONIES OR CHANGE OR COINAGE OR BILLS)(3N)(I-
                 NSERT? OR INPUT? OR LOAD OR LOADS OR LOADED OR LOADING OR SUB-
                 MIT? OR SUBMISSION? ?)
S5      316660   (EXECUT? OR START? OR BEGIN? OR BEGUN OR TRIGGER? OR ACTIV-
                 AT? OR RUN OR RUNS OR RUNNING OR INITIATE? ? OR INITIATING OR
                 PERFORM? OR PROCESSING)(3N)(TRANSACTION? ? OR VALIDAT? OR VER-
                 IF? OR COUNT? ? OR COUNTING OR SORTING OR RECONCILED)
S6          40   S3 (10N) (S4 OR S5)
S7          25   S6 (20N) S1
S8          21   RD S7  (unique items)
```

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rights reserved.
02496824   233988451

Linkin' logs to fraud
Melia, John J Jr
Security Management   v46n11 pp: 46-54
Nov 2002
ISSN: 0145-9406 **Journal Code:** SEM
Word Count: 3223
Text:
```
...logs for log-on to the mortgage application system. The security
system's reporting facilities provided information on employees who were
authorized to modify and execute transactions. Investigators
reconciled these employees' names with their log-on
events during the period in question.

One log-on event in particular, in which an employee recorded a customer
payoff of an $80,000 residential...
```

8/3,K/2 (Item 1 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

03095021   **Supplier Number:** 82001932 **(USE FORMAT 7 FOR FULLTEXT)**
CyberSource(R) Introduces Enhanced Payment Service With Powerful New Tools For Business Analysis and Easy Account Management; Web-Based Reporting System and Advanced Transaction Support Screens Allow Customers to Easily Access Data, Identify Critical Business Trends And Reconcile Their Financial Statements.
PR Newswire , p SFTU07822012002
Jan 22 , 2002
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 585

-
```
...than ever.  The new reporting system also has international capabilities
and will fully support processing and storage of multi-byte characters.
For businesses with multiple transaction processing accounts,
a new single sign-on feature allows account managers to
access information for each account using one username and password.  In
addition, an aggregated reporting feature provides a consolidated summary
...
```

8/3,K/3 (Item 2 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
02702185   **Supplier Number:** 64383538 **(USE FORMAT 7 FOR FULLTEXT)**
Vcommerce and rSchool.com Launch Online Fundraising Store to Benefit Schools.
Business Wire , p 2433
August 21 , 2000
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade

Word Count: 615

-

```
...online educational community. As part of the initiative, Vcommerce will
provide the entire infrastructure for a customized rSchool online store,
including all products for sale, transaction processing,
order fulfillment, shipping and customer service. Logging
into their school's online community on rSchool, patrons can donate
a percentage of every purchase to that school and even earmark their
donations for specific...
```

8/3,K/4 (Item 3 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
(c) 2010 Gale/Cengage. All rights reserved.
02283811   **Supplier Number:** 58612750 **(USE FORMAT 7 FOR FULLTEXT)**
ECHO Announces 3-Year Extension of U-Haul Contract.
Business Wire , p 0273
Jan 18 , 2000
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 476

-

```
 AGOURA HILLS, Calif.--(BUSINESS WIRE)--Jan. 18, 2000
      Electronic Clearing House Inc. (Nasdaq:ECHO) announced the three-year
extension of a network management and transaction
processing agreement signed in December 1996 with
U-Haul International (UHI), the nationwide renter of do-it-yourself
equipment for household moving.
      ECHO has been providing network management and...
```

8/3,K/5 (Item 4 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
(c) 2010 Gale/Cengage. All rights reserved.
01891773   **Supplier Number:** 54806495 **(USE FORMAT 7 FOR FULLTEXT)**
Liberty Financial Selects USinternetworking to Manage E-Commerce Sites Powered by BroadVision.
Business Wire , p 1369
June 7 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 981

-

```
...24x7x365 support, standard elements of USi's full-service iMAPSM
(Internet Managed Application Provider) strategy. The comprehensive
solutions will include BroadVision's capabilities in secure login,
personalized online experience, transaction processing and
management, customer support, fulfillment, content management,
dynamic marketing, advertising, community building and integration with
front and back office systems.
      "As the owner of one of the...
```

8/3,K/6 (Item 5 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
01872803   **Supplier Number:** 54620299 **(USE FORMAT 7 FOR FULLTEXT)**
MasterCard Makes Customer-Focused Smart Card Solutions a Reality.
Business Wire , p 1627
May 12 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 581

-

```
...investment required to issue smart cards.
      - Comerica and KeyCorp announced that they have become licensees of
      Mondex electronic cash in the United States. Comerica has
signed
      on as Hitachi's first customer for Mondex electronic
cash
      transaction processing services.
      - Mondex International announced that British universities will
      issue MULTOS-based multi-application smart cards to their
      respective campus populations.
      - Mondex International demonstrated a Mondex...
```

8/3,K/7 (Item 6 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
01687409   **Supplier Number:** 50220327 **(USE FORMAT 7 FOR FULLTEXT)**
E-Travel Taps Pegasus Systems For Direct Links To Hotels For Reservations; Expands Pegasus'
Reach Into Corporate Travel Market.
Business Wire , p 8030068
August 3 , 1998
Language: English   **Record Type:** Fulltext
Article Type: Article
Document Type: Newswire ; Trade
Word Count: 751
  Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:
DALLAS and CONCORD, Mass.--(BUSINESS WIRE)--August 3, 1998--Dallas-based Pegasus
Systems, Inc., a leading provider of hotel industry **transaction processing** and electronic commerce
services, today announced E-Travel, Inc. has **signed on** to use its hotel reservations technology,
THISCO(TM) UltraDirect(R). A leader in online business travel management, E-Travel's corporate
travel booking system is...

8/3,K/8 (Item 7 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

01192306   **Supplier Number:** 42972856 **(USE FORMAT 7 FOR FULLTEXT)**
**ANDERSEN CONSULTING'S FOUNDATION (R) ORGANIZATION AND DIGITAL
EQUIPMENT CORPORATION EXPAND RELATIONSHIP**
News Release , p 1
May 5 , 1992
Language: English   **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 496
-

```
...Corporation will
    resell Foundation's INSTALL/1 (R) for VAX VMS computer-aided software
    engineering (CASE) product as part of Digital's COHESION (TM) for
    transaction processing solution.

    Under the agreement, which expands a Cooperative Marketing Agreement
    signed in
 May 1990, Digital will resell Foundation's Install/1 for
    VAX VMS through its worldwide sales organization. Digital's COHESION
    software development environment is widely...
```

8/3,K/9 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.
06193070   **Supplier Number:** 54106160 **(USE FORMAT 7 FOR FULLTEXT)**
**New Markets: Issuers Make It Easier for Online Shoppers To Spend.(First USA and the
Consumer Financial Network marketing strategy stresses)(Company Business and Marketing)**
Credit Card News , p NA
March 1 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 546
-

```
...auspices of a participating financial institution.
     The next time a consumer shops at an InstaBuy site, an InstaBuy
window pops up on the merchant's payment page, already loaded
with the consumer's purchase information. A consumer then enters his
or her password and completes the purchase. The payment information
is transferred directly and securely to the merchant site for
payment processing.
     GO.com, an Internet portal site that includes a general-purpose site
and a family of affiliate brand sites, has become the fourth most popular
...
```

8/3,K/10 (Item 2 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.
06146275   **Supplier Number:** 53925089 **(USE FORMAT 7 FOR FULLTEXT)**
CyberCash Unveils "Instabuy.com" Web Site for Consumer One-Click Shopping Online.
Business Wire , p 1337

Feb 22 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 921
-
...The next time the consumer shops at the same merchant or any other
InstaBuy-enabled merchant, the InstaBuy window pops up on the merchant's
payment page, already **loaded** with the consumer's purchase
information. The consumer simply **enters** his or her **password**
and completes the purchase. The payment information is transferred directly
and securely to the merchant site for **payment processing.**
      "Despite the strength of e-commerce during the recent holiday
shopping season, merchants continue to tell us that customer drop-off rates
remain a significant...

8/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rights reserved.

15344089   **Supplier Number:** 94551528 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Linkin' logs to fraud: the secret to a successful computer fraud investigation is proper logging and audit-trail reports. (Focus On: Economic Crime).
Melia, John J., Jr.
Security Management , 46 , 11 , 46(6)
Nov , 2002
ISSN: 0145-9406
Language: English
Record Type: Fulltext
Word Count: 3495   **Line Count:** 00288
...logs for log-on to the mortgage application system. The security
system's reporting facilities provided information on employees who were
authorized to modify and **execute transactions.** Investigators
reconciled these employees' names with their **log-on**
events during the period in question.
      One log-on event in particular, in which an employee recorded a
customer payoff of an $80,000 residential...

8/3,K/12 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
24758087 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The Enterprises New Clothes
Robin Ngo
INTELLIGENT ENTERPRISE ASIA
September 01, 2002
Journal Code: WENT   **Language:** English   **Record Type:** FULLTEXT

Word Count: 1125
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...inside and outside the enterprise,  with looser coupling and more
flexibility.
     * Portals
     They allow employees to use the Internet to "drag and relate" data
across systems, and execute transactions in these
systems with a  single sign-on.
     Portals also use metadata or hyper-relationship tables to co-relate
data elements, so there is no need to hardwire systems. This is a  powerful
...
```

8/3,K/13 (Item 2 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
23472955
Setting Global Standards: Indirect Tax System On An Online Drive
FINANCIAL EXPRESS
June 20, 2002
Journal Code: WFEX   **Language:** English   **Record Type:** FULLTEXT
Word Count: 405

-
```
...daily basis between  the customs locations and directorate of valuation
for analysis on  a regular basis. Salient features of the customs
automation plan  includes online transaction processing and
decision making on the  system itself. Each activity is logged
on the system ensuring  transparency and accountability, said
officials. They added that  messages for other concerned agencies will
trigger automatically  without human intervention. Officials said the...
```

8/3,K/14 (Item 3 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
22913788 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
New Initiatives From The Hartford Will Enable Agents to Do Business Their Own Way
PR NEWSWIRE
May 21, 2002
Journal Code: WPRW   **Language:** English   **Record Type:** FULLTEXT
Word Count: 620
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...of business models. The Hartford worked  with HNC to develop the
technology for the industry; -- A new  agreement to use Transformation
Station. The Hartford has signed on  to the IVANS information
exchange that can manage real-time  processing, mailbox
processing and transaction translations among  the trading
partners using ACORD XML standards; and -- The  increased use of Access
CoverageCorp for rules-based SEMCI. Access  CoverageCorp, a Hartford-owned
...
```

8/3,K/15 (Item 4 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
21632542
Visa secures online transactions.
IT WEEK
March 11, 2002
Journal Code: WVNU   **Language:** English   **Record Type:** FULLTEXT
Word Count: 59

-

```
Visa will launch its Verified by Visa online transaction
processing  system on 1 April to reduce online fraud. Buyers
must input a  password as well as card details on sites that
support the scheme.  In addition, retailers who adopt it will no longer be
liable for  any "card...
```


8/3,K/17 (Item 6 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
18514694 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
VirtualBank Launches Next Generation Banking System; Internet Banking Platform Brings Enhanced Security and Functionality to Consumers
BUSINESS WIRE
August 27, 2001
Journal Code: WBWE   **Language:** English   **Record Type:** FULLTEXT
Word Count: 782
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...addition to improved security, scalability and performance, NGBS
technology allows VirtualBank to provide several key advantages and user
functions to its customers including:
     -- Real-time transactions, not traditional batch
processing.
     -- Single sign-on for both secure and public portions of
the
     site.
     -- Improved navigation with a single user interface across
     products.
     -- Enhanced bill payment systems, with instant
notification of
     transaction status.
     -- Compatibility with caching and proxy servers during secure
     sessions, eliminating customer access problems.
     Superior technology is an important element...
```

8/3,K/18 (Item 7 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
17825184 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Electronics for Imaging Collaborates With Tonic Software to Test EFI's New Contract
Manufacturing Portal Application
BUSINESS WIRE
July 17, 2001
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 628
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...EFI developers can submit custom Tonic scripts to mimic real
transactional processes on the enhanced site. For example, a Tonic script
may simulate a user logging into the site, submitting and
processing transactions and receiving an order number. EFI
can also use the same transaction script to load-test the site simulating a
large number of concurrent users...
```

8/3,K/19 (Item 8 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
14906769 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Australia's SecureNet Puts Trust In Beijing
NEWSBYTES
January 31, 2001
Journal Code: FNEW **Language:** English **Record Type:** FULLTEXT
Word Count: 130
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...5 million (US$2.72 million) into the Beijing venture.
     The center will offer a range of Internet-based banking products that
require authentication, single sign on, payments
processing, secure transactions, smart cards and other
related services, SecureNet says.
     Managing Director Geoffrey Ross said the company envisages a string of
trust centers that can be replicated...
```

8/3,K/20 (Item 9 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
12611650 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Service will let frequent fliers exchange points
FINANCIAL POST , p 10
August 30, 2000
Journal Code: FFP **Language:** English **Record Type:** FULLTEXT

Word Count: 170
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...to buy gift certificates for partial payment for items from Amazon and
more than 100 SkyMall retailers.
    Several other major online merchants are expected to sign
on before the site begins processing
transactions in late October, MilePoint said.
    Each frequent-flier mile will be converted into US2 cents in MilePoint
Money. That equals more than US$32-billion...
```

8/3,K/21 (Item 10 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.
12417393 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
In Brief: National Data Unit to Process SafeDebit
AMERICAN BANKER , p 24
May 31, 2000
Journal Code: WAMB **Language:** English **Record Type:** FULLTEXT
Word Count: 144
(USE FORMAT 7 OR 9 FOR FULLTEXT)
```
...first online merchants to agree to accept SafeDebit, which has yet to go
live. Dallas-based Paymentech, a prominent merchant acquirer, has also
committed to processing the transactions. Michigan National
Bank and North Fork Bank have signed on as issuers.
```

```
  File 625:American Banker Publications 1981-2008/Jun 26
        (c) 2008 American Banker
  File 268:Banking Info Source 1981-2010/Jan W3
        (c) 2010 ProQuest Info&Learning
  File 626:Bond Buyer Full Text 1981-2008/Jul 07
        (c) 2008 Bond Buyer
  File 267:Finance & Banking Newsletters 2008/Sep 29
        (c) 2008 Dialog
  File 608:MCT Information Svc. 1992-2010/Jan 28
        (c) 2010 MCT Information Svc.


Set    Items   Description
S1     106714   ((CASH OR CURRENCY OR CURRENCIES OR COIN OR COINS OR BILL -
            OR BILLS OR MONEY OR TRANSACTION? ? OR COINAGE OR PAYMENT? ?)-
            (2N)(SYSTEM? ? OR MACHINE? ? OR DEVICE? ? OR APPARATUS OR APP-
            TS OR SAFE OR PROCESS?R? ? OR COUNTER? ? OR COUNTING OR PROCE-
            SSING OR MANAGEMENT OR MANAGING OR VALIDAT? OR RECONCIL?) OR -
            AUTOBANK OR CHANGE()MACHINE? ?)
S2     12278    (PAYMENT? OR CASH OR CURRENCY OR CURRENCIES OR COIN? ? OR -
            FUNDS OR MONEY OR MONIES OR CHANGE OR COINAGE OR BILLS)(3N)(I-
            NSERT? OR INPUT? OR DEPOSIT? OR RECEIV? OR (PUT OR PUTS OR PU-
            TTING OR FED)(2W)(IN OR INTO OR INSIDE) OR LOAD OR LOADS OR L-
            OADED OR LOADING OR SUBMIT? OR SUBMISSION? ? OR DROP OR DROPP-
            ED OR DROPS OR DROPPING OR FEED OR FEEDING)
S3      27654   (EXECUT? OR START? OR BEGIN? OR BEGUN OR TRIGGER? OR ACTIV-
```

```
               AT? OR RUN OR RUNS OR RUNNING OR INITIATE? ? OR INITIATING OR
               PERFORM? OR (SET OR SETS OR SETTING)()OFF OR PROCESSING)(3N)(-
               TRANSACTION? ? OR PROCESS? OR VALIDAT? OR VERIF? OR COUNT? OR
               SORTING OR RECONCILED OR TALLY? OR TALLIES OR TALLIED OR SEQU-
               ENC? OR HANDLING OR PROTOCOL? ? OR ROUTINE? ? OR PROCEDURE? ?)
 S4      6917   (PASSWORD? ? OR PIN OR (SECURITY OR ACCESS OR PASS OR SECR-
               ET OR AUTHENTICAT? OR ID OR IDENTIFICATION)()(WORD? ? OR NUMB-
               ER? ? OR CODE OR CODES OR KEY OR KEYS) OR (LOG OR LOGGING OR -
               LOGGED OR LOG OR SIGN OR SIGNS OR SIGNED OR SIGNING)()(ON OR -
               IN OR INTO) OR LOGON OR LOGIN OR SIGNON OR SIGNIN)
 S5      1221   (AS()SOON()AS OR SIMULTANEOUS? OR CONCURRENT? OR COINCIDING
               OR SAME()TIME OR IMMEDIATE? OR INSTANTLY OR INSTANT OR (RIGHT
               OR STRAIGHT)()AWAY OR AT()ONCE OR WITHOUT()DELAY OR STRAIGHT-
               AWAY OR PROMPTLY OR INSTANTANEOUS? OR ON(1W)SPOT OR WHEN)(5N)-
               S3
 S6       808   (DURING OR UPON OR WHEN OR AS()SOON()AS OR SIMULTANEOUS? OR
               CONCURRENT? OR COINCIDING OR AFTER OR FOLLOWING OR SUBSEQUEN-
               T?? OR SAME()TIME OR WHILE OR ONCE OR AFTERWARD? ? OR NEXT OR
               FOLLOWING OR LATER)(5N)S4
 S7        47   ("NOT" OR DON()T OR WITHOUT OR WASN()T OR ISN()T)(5W)(BEFO-
               RE OR PRECEDING OR PRIOR OR PREVIOUS? OR FIRST OR IN()ADVANCE
               OR UNTIL OR PRE OR EARLIER()THAN)(5N)S2
 S8        11   S2 (10N) S5
 S9         0   S8 (10N) S4
 S10        2   S8 (S) S4
 S11       32   (S2 OR S3)(10N)S6
 S12        0   S4 (10N) S7
 S13       20   (S10 OR S11) NOT PY>2002
 S14       20   RD  (unique items)
 S15       28   AU=((HURWITZ, H? OR HURWITZ H? OR HURWITZ(2N)H?) OR (KAUTS-
               CH, S? OR KAUTSCH S? OR KAUTSCH(2N)S?) OR (MURPHY, B? OR MURP-
               HY B? OR MURPHY(2N)B?) OR (PICKLES, R? OR PICKLES R? OR PICKL-
               ES(2N)R?) OR (WOBSER, D? OR WOBSER D? OR WOBSER(2N)D?))
 S16        0   S15 AND S4
```

14/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625: American Banker Publications
0268247
* MC and Visa Trying to Elbow EFTs Out of Debit
American Banker - October 2, 2002 ; Pg. 7 ; Vol. 167 , No. 189
Document Type: Journal **Language:** English **Record Type:** Fulltext
Word Count: 1,159
Byline:
BY DAVID BREITKOPF
Text:
```
    A decade ago, when setting up their PIN-debit
transaction processing
networks, MasterCard International and Visa U.S.A. envisioned them as
systems of last resort. Banks were expected to use them to fill in the...
```

14/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625: American Banker Publications

0266623
* Task Force to Combat 'Skimming' at ATMs
American Banker - July 19, 2002 ; Pg. 10 ; Vol. 167 , No. 137
Document Type: Journal **Language:** English **Record Type:** Fulltext
Word Count: 942
Byline:
BY DAVID BREITKOPF

Text:
```
...says that the same thing
happened to him, and that the call center told him to punch in the PIN
number a second time to begin the transaction. The customer
might then let
the thief see the PIN number.
    When the transaction again does not work and the card is not
returned,
the customer walks away from the machine in frustration. The thief can then
...
```

14/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625: American Banker Publications
0150504
Banks Taking a Fresh Look at Acquiring Side
American Banker - September 23, 1994 ; Pg. 12 ; Vol. 159 , No. 184
Word Count: 1,754
Byline:
By JEFFREY KUTLER
Text:
```
Credit card bankers are taking down the "for sale" signs on
their
merchant processing businesses.
    After spending much of the last decade deemphasizing or selling
the
merchant side of their card businesses, and ceding increasing control to
nonbank processors, commercial bankers...
```

14/3,K/4 (Item 4 from file: 625)
DIALOG(R)File 625: American Banker Publications
0144300
* FEE-BASED SERVICES: 1st Union System Lets Firms Process Data on PCs
American Banker - March 18, 1994 ; Pg. 18 ; Vol. 159 , No. 53
Word Count: 534
Byline:
By TRACEY TUCKER
Text:

...personal computers.
     The system, called PC InVision, is the next generation of the bank's
InVision service, first offered to commercial banking customers in 1989.
While InVision customers must stay **logged into** the
bank's mainframe to
perform all **transactions,** PC InVision offers both on-line and
off-line
capabilities, giving customers much more flexibility.
     With the new system, customers stay logged into the bank...

14/3,K/5 (Item 5 from file: 625)
DIALOG(R)File 625: American Banker Publications

0131379
Plus System Enhancing Security
: ATM Network Adds Donnelly Encryption Machines
American Banker - January 5, 1993 ; Pg. 3 ; Vol. 158 , No. 2
Word Count: 375
Byline:
By DEIDRE SULLIVAN Special to the American Banker
Text:
...Key-up product to prevent computer hackers from
gaining access to cardholders' personal identification numbers and
stealing from customer accounts.
     "Key-up simply hides the **(identification) number**
during the course of
transaction processing," said company president Ian Donnelly.
Part of a Growth Strategy
     Electronic funds transfer companies like Plus Systems, which move
large volumes of data, have used...

14/3,K/6 (Item 6 from file: 625)
DIALOG(R)File 625: American Banker Publications

0119863
Mellon Has Deal to Acquire An ATM Business from Fleet
American Banker - July 29, 1991 ; Pg. 3 ; Vol. 156 , No. 144
Word Count: 444
Byline:
By MATT BARTHEL

Text:
...29
correspondent banks up and running on Mellon Network Services' systems.
Banks to Be Linked to Networks
     Mellon will handle the full range of ATM **transaction**
processing for
these banks, including authorizing **identification numbers** and

```
updating
customer accounts after each transaction.
    In addition, Mellon Network Services' computers will link the banks -
all of which are in New England - to the regional and national teller...
```

14/3,K/7 (Item 7 from file: 625)
DIALOG(R)File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.
0057923
Exxon Cards to Be First in US to Have Dual Credit-Debit Function
American Banker - December 11, 1986 ; Pg. 8 ; Vol. 151 , No. 243
Word Count: 981
Byline:
By JEFFREY KUTLER
Text:
```
...to pay out against debits transmitted from Exxon point
of-sale terminals through the automated clearing houses. The cardholder
will have to enter a personal identification number to
verify his identity
when initiating the electronic transaction.
Clarifying for Customers
    So as not to disorient Exxon cardholders who are happy  using only the
credit service, Exxon intends to make clear that they...
```

14/3,K/8 (Item 1 from file: 268)
DIALOG(R)File 268: Banking Info Source
(c) 2010 ProQuest Info&Learning. All rights reserved.
00426518   162047881 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
New Threats to the Cash Machine Are Emerging ; BofA and Fleet are among the banks fighting back
Anonymous
Bank Technology News , p 32 , Sep 2002 **Document Type:** Periodical; News **Language:** English
 Record Type: Fulltext
Word Count: 1,369
ARTICLE REFERENCE NUMBER:
```
...up the process at the ATM, and ultimately make the experience more
convenient. The machines let customers pre-set preferences for language and
quick cash. After a PIN number is entered, the preferences
are triggered. " The most important transaction is still
going to be 'Give me my $20,'" she says. Convenience, Bakhshi says, should
lead to customers feeling more obligated to Fleet ATMs.
        But...
```

14/3,K/9 (Item 2 from file: 268)
DIALOG(R)File 268: Banking Info Source

00401450   75468948 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

Ironing out the interchange wrinkles

Gosnell, David

Credit Card Management , v 14 , n 4 , p 16-18 , Jul 2001 **Document Type:** Periodical; Feature
 Language: English **Record Type:** Fulltext

Word Count: 664

ARTICLE REFERENCE NUMBER:

```
...of June 1, Money Station issuers began receiving from merchant acquirers
10 cents per purchase transaction in interchange, the same fee Pulse
issuers earn. Previously, Money Station issuers received
nothing in POS debit interchange.
     Subsequently, PIN-based debit transactions have become a
new expense for thousands of Money Station merchants, which incur
interchange costs via the discount fees they pay their...
```

14/3,K/10 (Item 3 from file: 268)
DIALOG(R)File 268: Banking Info Source
00384245   53970367 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

Using BINs to ask for PINs

Gosnell, David

Credit Card Management , v 13 , n 2 , p 12-14 , May 2000 **Document Type:** Periodical; Feature
 Language: English **Record Type:** Fulltext

Word Count: 1,266

ARTICLE REFERENCE NUMBER:

```
...of carrots such as loyalty programs to sway cardholders into the
direction of offline debit. Others may use sticks such as fees for PIN--
based transactions.
     Kmart intends to begin a PIN-- prompting program
later this year to transform millions of offline debit transactions
into online transactions. All 50,000 Kmart registers now have PIN pads.
     The discount-store chain...
```

14/3,K/11 (Item 4 from file: 268)
DIALOG(R)File 268: Banking Info Source
00381554   51394050 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

Issuers face a PIN-prompted POS future

Anonymous

Bank Network News , v 18 , n 20 , p 1,4 , Mar 16, 2000 **Document Type:** Periodical; News
 Language: English **Record Type:** Fulltext

Word Count: 1,138

ARTICLE REFERENCE NUMBER:

```
...customers present debit cards so that payment terminals automatically
prompt the customer to enter a PIN, thereby avoiding the higher
interchange. This is possible through processing software designed
to identify debit card bank identification numbers
```

when cards are swiped through the terminals. Without such
technology, it is difficult for cashiers to visibly distinguish whether a
Visa U.S.A.- or MasterCard...

14/3,K/12 (Item 5 from file: 268)
DIALOG(R)File 268: Banking Info Source
00276198 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The debit card comes home
Mitchell, Richard
Credit Card Management , v 8 , n 8 , p 17-20 , Nov 1995 **Document Type:** Journal Article **Language:**
English **Record Type:** Abstract Fulltext
Word Count: 01022
ARTICLE REFERENCE NUMBER:
...s telephone-banking services.
    Adding Utility
    Another major debit card issuer, Reading, Pa.-based Meridian Bancorp,
requires customers to enter their debit card number and **PIN**
when they **initiate** home-banking **transactions** on the
Prodigy on-line service through personal computers. By using debit cards
for consumer access to additional remote-banking services, banks are adding
value...

14/3,K/13 (Item 6 from file: 268)
DIALOG(R)File 268: Banking Info Source
00243465 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Future branch
Courter, Eileen
Credit Union Management , v 17 , n 5 , p 26-29 , May 1994 **Document Type:** Journal Article
 Language: English **Record Type:** Abstract Fulltext
Word Count: 02679
ARTICLE REFERENCE NUMBER:
...credit union also plans to supplement new car pricing with information
on used vehicles from Enterprise Car Sales, a division of Enterprise
Rent-a-Car.
    After entering an account number and **PIN**, a member can
perform standard **transactions:** checking account balances and
statement histories, transferring money, determining interest paid to date
and making loan payments.
    And soon, an icon will be added that...

14/3,K/14 (Item 1 from file: 267)
DIALOG(R)File 267: Finance & Banking Newsletters
00035775

A Wake-up Call For Wall Street
Investment Dealers' Digest
November 10, 1997 **Vol:** 63 **Issue:** 45 **Document Type:** NEWSLETTER
Publisher: INVESTMENT DEALERS DIGEST
Language: ENGLISH   **Word Count:** 3921   **Record Type:** FULLTEXT
(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.
Text:
```
...to produce a statement, customers just select their brokerage from a
list in the program. The software launches a browser, and asks for a
personal identification number. After it's
received, Quicken or Money automatically dials up the firm's
server and pulls down all the data needed to update the register.
        The firms that are going to allow...
```

14/3,K/15 (Item 1 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
(c) 2010 MCT Information Svc. All rights reserved.
06757817 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Saint Paul Pioneer Press, Minn., Online Trader Column
Benjamin Mark Cole
Saint Paul Pioneer Press, Minn
March 09, 2000
Document Type: NEWSPAPER   **Record Type:** FULLTEXT   **Language:** ENGLISH
Word Count: 1122
Lead Paragraph:
Text:
```
...about 15 minutes, in my case. Finally, a pleasant fellow in New York
City (turns out he was from North Carolina) guided me through the
activation process, but only after I gave him my
Social Security number and other data.
    One former TD Waterhouse employee said the tortured process was
adopted to curtail fraud. Well, that's the bad news on TD...
```

14/3,K/16 (Item 2 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
(c) 2010 MCT Information Svc. All rights reserved.
06648833 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Pennsylvania-Based National City Raises Some Checking Account Fees
Patricia Sabatini
Pittsburgh Post-Gazette
March 31, 1999
Document Type: NEWSPAPER   **Record Type:** FULLTEXT   **Language:** ENGLISH
Word Count: 649
Lead Paragraph:
Text:

```
...ATMs will remain free. Customers also can avoid debit card fees if they
use their card like a credit card and sign for purchases instead of
punching in their personal identification number.
Processing debit card transactions that way still will deduct
the amount from a customer's checking account, but is cheaper for the bank
to handle, Marshall said.
National City...
```

14/3,K/17 (Item 3 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
(c) 2010 MCT Information Svc. All rights reserved.
06574313 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Some Utility Customers Are Paying Their Bills at ATMs
Richard Thompson
Akron Beacon Journal Ohio
July 23, 1998
Document Type: NEWSPAPER **Record Type:** FULLTEXT **Language:** ENGLISH
Word Count: 495
Lead Paragraph:

Text:
```
...Ohio. Here's how it works:
    Customers insert their utility bill in a slot and punch in their
personal code (a telephone number or Social Security number).
After the ATM recognizes their account, they deposit the
payment amount.
    "We designed the ATM's architecture so that instead of dispensing cash,
it would accept cash," said Tom McBride, director of worldwide product
marketing...

...said, as a way to cut costs and improve customer service. That inquiry
gave birth to PayStation.
    PayStations help utilities by reducing the cost of processing
bill payments. When customers pay their bills in person or
put them in drop boxes, utilities have to hire someone to
process the payments, McBride said.
    McBride estimates that while utilities spend $1.50 to $2 handling each
...
```

14/3,K/18 (Item 4 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
(c) 2010 MCT Information Svc. All rights reserved.
00286850   **Story Number:** 17450 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**TEXAS-BASED ELECTRONIC DATA SYSTEMS PLANS NEW MONEY-TRANSFER
SERVICE AT ATMS**
Alan Goldstein
The Dallas Morning News
July 12, 1995 18:53 E.T.

Document Type: Newspaper   **Record Type:** Fulltext   **Language:** English
Word Count: 447
Lead Paragraph:
Text:
```
...to be passed along from the sender to the
recipient in a telephone call.
      The recipient would find an ATM and select the option to
receive Z-Cash.
After entering the security codes and the amount of
money that is being
transferred, the cash would be disbursed. The recipient would not need an
ATM
card.
      Eventually, Mr. Marcous...
```

14/3,K/20 (Item 6 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
(c) 2010 MCT Information Svc. All rights reserved.
00271065   **Story Number:** 5816 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
BIG BANKS RACE TO DEVELOP 'ELECTRONIC PURSES' CALLED SMART CARDS

Pamela L. Moore
The Charlotte Observer
April 16, 1995   15:11 E.T.
Document Type: Newspaper   **Record Type:** Fulltext   **Language:** English
Word Count: 1684
Lead Paragraph:
Text:
```
...plan to issue smart cards that will store money and also
serve as debit cards that draw on consumers' checking accounts when they
make
purchases.
      Loading money at the ATM will require a personal        Typical disclosure
identification number,                                        lacking indication
of course. But after that, the card essentially becomes cash: Lose   of when PIN reqd.
it, and
you've lost the money in it.                                  JDS
      First Union initially will issue disposable cards in Atlanta...
```

V. Additional Resources Searched

A. ProQuest

No documents found for: *((("cash management" or "bill validat*" or autobank or "cash handling" or "cash validat*" or "cash counting") w/2 (system or machine or device or apparatus or safe or autobank))) AND TEXT((login or ((log of logs or logging or sign or signs or signing) pre/1 (in or on)) or password or PIN or "access code") W/10 ((insert* or input* or receiv* or deposit* or feed* or load* or drop*) w/4 (cash or coins or currency or bills or money))) AND PDN(<9/6/2002)*

1 document found for: *((((transact* or cash or currency or bill or bills or money or coins) w/2 (process* or manag* or validat* or count*)) w/2 (system or machine or device or apparatus or safe or autobank))) AND TEXT((login or ((log of logs or logging or sign or signs or signing) pre/1 (in or on)) or password or PIN or "access code") W/10 ((insert* or input* or receiv* or deposit* or feed* or load* or drop*) w/4 (cash or coins or currency or bills or money))) AND PDN(<9/6/2002)*

Heard in the Northwest: ⊚Coinstar Fan Hates Its Web Losses, Loves Its Coin-Counting Machines

By Steven D. Jones. **Wall Street Journal**. (Eastern edition). New York, N.Y.: Oct 25, 2000. pg. NW.2

Abstract (Summary)

The response: Jens Molbak, chairman of ⊚Coinstar, says that "it's not a question of if Meals.com will be separated from ⊚Coinstar; it's a question of when." He agrees that spinning off Meals.com or finding an investor to purchase majority ownership is possible, but says an outright sale is highly unlikely because "it wouldn't allow shareholders to realize the tremendous value" in the idea.

⊚Coinstar can achieve those numbers only if it rids itself of Meals.com, he cautions. "Like hundreds of other companies, they tried to get a part of the Internet," says Mr. [Curt Alexander]. When the company started Meals.com in late 1998, he says, ⊚Coinstar investors greeted the move with enthusiasm: "Dot-com stocks weren't the cancer they are now."

Ukrop's Groceries in Richmond, Va., installed Meals.com terminals in all 27 of its stores in February and Scott Ukrop, vice president of marketing, says he is pleased with early results. His ⊚Coinstar accord bars him from discussing many details, but he says 75% of the people who do learn to use a Meals.com terminal come back to it again. Ukrop's hopes the terminals can help fill a grocery basket by offering coupons and volume specials tailored to a specific shopper's buying patterns. If it works, Meals.com could be more effective than newspaper ads or direct mail, because customers get "the information when they are ready to buy," he says.

... The system really delivers results when a shopper arrives at the grocery and goes to the ⊚Coinstar machine -- the same one that counts coins -- and signs in to receive coupons to use immediately. Harried shoppers can even print out their shopping list if they forgot it at home....

B. EBSCOhost

```
(("cash management" or "bill validat*" or autobank or "cash handling"
or "cash validat*" or "cash counting") n2 (system or machine or device
or apparatus or safe or autobank))
```

```
(login or ((log of logs or
logging or sign or signs or
signing) w1 (in or on)) or
password or PIN or "access
code") N10 ((insert* or input*
[and]  or receiv* or deposit* or    [in] [Select a Field (optional)]
[and] [                          ] [in] [Select a Field (optional)]  Add Row
```

Basic Search | Advanced Search | Visual Search | ▶ Search History/Alerts | Preferences »

Results: 1-10 of 1769784   Page: 1 2 3 4 5 Next   Sort by: Relevance

Results for: ((("cash management" or "bill validat*" or autoba...   Alert / Save /

Note: Your initial search query did not yield any results.

```
(((transact* or cash or currency or bill or bills or money or coins) n2
(process* or manag* or validat* or count*)) n2 (system or machine or
device or apparatus or safe or autobank))
```

```
(login or ((log of logs or
logging or sign or signs or
signing) w1 (in or on)) or
password or PIN or "access
code") N10 ((insert* or input*
[and]  or receiv* or deposit* or    [in] [Select a Field (optional)]
[and] [                          ] [in] [Select a Field (optional)]  Add Row
```

Basic Search | Advanced Search | Visual Search | ▶ Search History/Alerts | Preferences »

Results: 1-10 of 1562012   Page: 1 2 3 4 5 Next   Sort by: Relevance

Results for: ((((transact* or cash or currency or bill or bil...   Alert / Save / S

Note: Your initial search query did not yield any results.

C. QPat

AUTOMATIC TRANSACTION MACHINE HAVING CASH MANAGEMENT FUNCTION AND CASH MANAGEMENT SYSTEM	OMRON TATEISI ELECTRONICS CO	JP11110612	19990423

Abstract: PROBLEM TO BE SOLVED: To make accurately managable ▓▓▓ by counting and storing ▓▓▓ at the time of ▓▓▓▓▓, counting and ejecting ▓▓▓ from an internal ▓▓▓ processing part or safe at the time of payment, counting and managing sales data and possession amount of each part ▓ this machine and releasing handling regulations of the ▓▓▓ processing part and safe only to a specified person.
SOLUTION: For instance, an automatic ticket selling machine 11 having a cash management function which is installed for a station job such as a railroad performs radio communication with a communication device 33 of an accumulating device 32 and sends sales data, storage amount data of a ▓▓▓ processor (▓▓▓ processing part) 34 included ▓ the machine 11 and storage amount data of a storage cassette (safe) 21 to the device 32. The device 32 accumulates and manages these data, perform collation confirmation and manages ▓▓▓ of each machine 11 by performing such a collation operation ▓ each machine 11. Here, a cassette collation table sets release information (clerk ID card or ▓▓▓▓▓▓▓) which releases handling regulations of either or both of the processor 34 and the cassette 21.
COPYRIGHT: (C)1999,JPO

|			
Depositing, withdrawal, balance check, exchange and transfer of electronic money in automatic cash handling machine	HITACHI LTD	CA2192016	19970609

Abstract: An electronic-▓▓▓ card is used for carrying out transactions such as ▓▓▓▓▓▓, drawing, ▓▓▓ exchanging and transfers of electronic ▓▓▓ ▓ an automatic teller machine. A plurality of menus showing a variety of transactions are displayed so that the user to select one of the menus. If the ▓▓▓▓ menu is selected, menus for ▓▓▓ and electronic ▓▓▓ are displayed to request the user to select whether the ▓▓▓ to be ▓▓▓▓▓ is ▓▓▓ or electronic ▓▓▓. If the user selects the electronic-▓▓▓ ▓▓▓▓ menu, the user is requested to enter a ▓▓▓ card and a ▓▓▓▓▓ number. Once the ▓▓▓▓▓ number is entered, the validity of the user is verified. After the validity of the user has been verified, the user is requested to enter an IC card and to specify the amount of electronic ▓▓▓ to be ▓▓▓▓▓. Electronic ▓▓▓ of the specified amount is drawn from the IC card and ▓▓▓▓ ▓ an account of the user by transferring the drawn electronic ▓▓▓ to an electronic value box ▓ a bank business system by way of a communication line. Thus, the transaction to ▓▓▓▓ electronic ▓▓▓ can be carried out ▓ combination with a ▓▓▓ card ▓ an automatic teller machine.
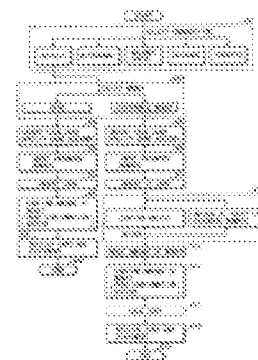
|			
Device for validating and accumulating bills and coins.	NIPPON CONLUX CO LTD	EP0348140	19891227

Abstract: A device for validating and accumulating ▓▓▓ and ▓▓▓, comprises fixed and movable chute mechanisms (6 and 8) forming therebetween a bill passage (3), magnetic heads (31, 32, 33) for validating ▓▓▓ passing through the bill passage, and head pressing rollers (34, 42) for pressing ▓▓▓ against the magnetic heads. A feature of this device is that, when a counterfeit bill is to be returned by
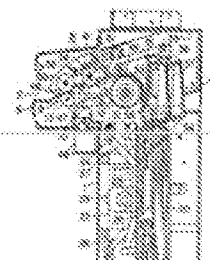
reversing the travel of a bill conveying belt (10) constituting one part of the fixed chute mechanism (6), a mechanism automatically operates to move each head pressing roller (34,42) clear of the bill passage (3) thereby to prevent jamming of the bill. Another feature is that the driving shafts (14) respectively of the bill conveying belt (10) and of a coin conveying belt (11) are coaxially coupled by way of a one-way clutch (20), whereby when the bill conveying belt (10) is driven ▓ reverse direction for rejection and return of a bill, the coin conveying belt (11) is stopped thereby to prevent reverse conveying of ▓▓.

D. Nexis

⚠ **No Documents Found**   Print   Download

You can edit your search and try again, or save it in Saved Searches. You may want to try one or more of the following:

- Check for spelling errors
- Remove some search terms
- Use more common search terms
- If applicable, look for all dates
- You can also print or download this message for future reference.

Search Terms: ((("cash management" or "bill validat!" or autobank or "cash handling" or "cash validat!" or "cash counting") w/2 (system or machine or device or apparatus or safe or autobank)) W/30 (login or ((log of logs or logging or sign or signs or signing) pre/1 (in or on)) or password or PIN or "access code") W/10 ((insert! or input! or receiv! or deposit! or feed! or load! or drop!) w/4 (cash or coins or currency or bills or money))) and DATE(<2002-09-06)
Source: ◐ News, All (English, Full Text)

[(((((transact! or cash or currency or bill or bills or money or coins) w/2 (process! or manag! or validat! or count!)) w/2 (system or machine or device or apparatus or safe or autobank)) W/100 (login or ((log of logs or logging or sign or signs or signing) pre/1 (in or on)) or password or PIN or "access code") W/10 ((insert! or input! or receiv! or deposit! or feed! or load! or drop!) w/4 (cash or coins or currency or bills or money)))](1)

Management Accounting-London
September 1995

Could plastic kill cash at last?
BYLINE: Tyler, Geoff
SECTION: Vol. 73, No. 8 Pg. 44-45; ISSN: 0025-1682; CODEN: MATGBA
LENGTH: 1100 words
Natwest and Midland Banks are putting on trial in Swindon a jointly developed Mondex scheme - a cash card, stored value card, electronic wallet - that promises to be a direct replacement for cash. Plastic smart cards that contain cash value reducing with every purchase that the user makes already exist in single-company schemes like public transport. The breakthrough is a cash card that can be used universally, at all type so retail outlets. Taking part in the Swindon trial are 40,000 members of the public and virtually all of Swindon's 1,000 retailers. The card's chip stores the owner's identity and has space for 5 different cash total (for 5 different currencies). There are several clues to the idea's public acceptability. According to APACS, debit cards have now overtaken credit cards in personal purchases. Furthermore, more credit cards are used as debit cards than are used to borrow. With Mondex, the card is electronically locked when being carried and has to be unlocked to make a purchase.

EIC3600 SEARCH RESULTS   77   1/29/2010

.. The card's chip stores the owner's identity and space for five different cash totals (for five different currencies). The owner puts the card into the slot of a gadget beside the telephone (or inside it if it's a new phone), calls the bank, keys the PIN code followed by the amount of 'cash' they want and the card is loaded with that amount from their account. The card owner has just taken electronic cash from a bank cash machine accessed via a telephone. The cards themselves contain encrypted digital signatures which are needed for every transaction and which the system changes frequently to beat counterfeiters.

This is vital for the banks because, while the company is the loser if it accepts forged banknotes, the bank is the loser if the point-of-sale system accepts cash amounts from counterfeit cards....

Product Manuals
(step by step device instructions in the manual all indicate that the login occurs before the transaction processing begins). An example of a device manual for cash validating machines:

http://www.fireking.com/pdf/autobank_store.pdf

Typical prior art disclosure

JDS